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**THE AWARENESS ON *WAQF AL-MANQUL* AT MOSQUES AMONG  
RURAL AREAS MUSLIM COMMUNITY IN KUBANG PASU, KEDAH**

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**MASTER OF ISLAMIC BUSINESS STUDIES**

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**THE AWARENESS ON *WAQF AL-MANQUL* AT MOSQUES AMONG  
RURAL AREAS MUSLIM COMMUNITY IN KUBANG PASU, KEDAH**



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**UUM**  
**Universiti Utara Malaysia**

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Pusat Pengajian Perniagaan Islam  
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## ABSTRACT

Islam demands each Muslim to practice altruism in the name of justice and brotherhood. One way to implement this is through the practice of *waqf* among Muslims. *Waqf* is a form of charity that have special features in terms of permanence and continuity. One of the categorization of *waqf* is movable *waqf* (*waqf al-manqul*). *Waqf al-manqul* at mosques is known as a *waqf* of movable property at mosques such as *al-Quran*, prayer mat, prayer veil, corpse van, furniture, religious reading material, water filter, air conditioner and etc. It gave a lot of benefits from the *waqf* property (*mawquf*) for years, generations or even centuries to the Muslim community (*mawquf alayhim*). The ownership of *waqf* is withdrawn from its owner and returned to Allah for the benefit of the subjects to which the property has been granted. While Malaysia is growing and expanding rapidly in line with globalization, but the level of awareness on *waqf al-manqul* at mosques is still considered unsatisfactory and moderate. This research paper aims to study the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. Six mosques at mukim Temin in Kubang Pasu, Kedah have chosen as a population and a total number of 169 respondents were involved in this study. The study founds there is significant relationship between religious values and social influences; and the awareness on *waqf al-manqul* at mosques. Meanwhile, religious values is the most influence factors that influence the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Keyword: *Waqf Al-Manqul*, Religious Values, Social Influences

## ABSTRAK

Islam menuntut setiap Muslim untuk mengamalkan altruisme atas nama keadilan dan persaudaraan. Salah satu cara untuk melaksanakannya adalah melalui amalan *waqf* dalam kalangan umat Islam. *Waqf* adalah bentuk amal yang mempunyai ciri khas dari segi kewujudan dan kesinambungan. Salah satu kategori *waqf* adalah *waqf* boleh alih (*waqf al-manqul*). *Waqf al-manqul* di masjid dikenali sebagai *waqf* harta alih di masjid seperti *al-Quran*, sejadah, telekung, van jenazah, perabot, bahan bacaan keagamaan, penapis air, penghawa dingin dan sebagainya. Ia memberi banyak faedah dari harta *waqf* (*mawquf*) selama bertahun-tahun, dari generasi ke generasi atau bahkan berabad-abad lamanya kepada masyarakat Islam (*mawquf alayhim*). Pemilikan *waqf* ditarik balik dari pemiliknya dan kembali kepada Allah untuk faedah subjek-subjek yang telah diberikan harta itu. Walaupun Malaysia semakin berkembang maju dan pesat seiring dengan globalisasi, namun tahap kesedaran mengenai *waqf al-manqul* di masjid masih dianggap tidak memuaskan dan sederhana. Kertas penyelidikan ini bertujuan untuk mengkaji kesedaran tentang *waqf al-manqul* di masjid-masjid dalam kalangan masyarakat Muslim luar bandar di Kubang Pasu, Kedah. Enam masjid di mukim Temin di Kubang Pasu, Kedah telah dipilih sebagai populasi dan sejumlah 169 responden terlibat dalam kajian ini. Kajian mendapati terdapat hubungan yang signifikan antara nilai agama dan pengaruh sosial; dan kesedaran mengenai *waqf al-manqul* di masjid. Sementara itu, nilai-nilai keagamaan adalah faktor paling mempengaruhi yang mempengaruhi kesedaran *waqf al-manqul* di masjid di kalangan masyarakat Muslim di Kubang Pasu, Kedah.

Kata kunci: *Waqf Al-Manqul*, Nilai Keagamaan, Pengaruh Sosial

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## **LIST OF ABBREVIATIONS**

SAT	Self-Awareness Theory
SIRC	State Islamic Religious Council



## CHAPTER ONE

### INTRODUCTION

#### 1.0 Introduction

This chapter discusses on the background of study, research statement, research questions, research objectives, significant of study, scope of study, limitation of study, operational definition of key terms as well as the organization of study.

#### 1.1 Background of Study

Islam is a way of life that spreads towards achieving good moral behavior in all walks of life, either at the personal level or at the community level. In the spirit of brotherhood (*ukhwah*), Islam encourages people to help one another in every way possible that can fulfil the objective in life as a caliph while society can achieve prosperity. Hence, *waqf* is one of it that known as an Islamic financial instrument in the world and a mechanism of sharing a person's wealth with others.

The word of *waqf* is derived from the Arabic root verb *waqafa* (Ibn Manzur, & Muhammad Ibn Mukarram, 1990). *Waqf* in Arabic word means holding, preventing or restraining while in legal terms, *waqf* means protecting something from being a third person's property (Al-Sharbini, 1997). In terms it means to hold someone's property for use by others. The *waqf* property must be in good condition, permanent and the purpose of doing *waqf* is to draw closer to Allah SWT and to give charity to others. The endower also has no longer right to the *waqf* property. In addition, *waqf* can be defined as permanent submission by a Muslim of a valuable property to the ownership of Allah S.W.T. (Sabran, 2002). As mentioned in Surah *Al-Ma'idah* verse two (2), in this regard,



*waqf* plays a vital role in efforts to manifest the brotherhood and helping each other in Islam.

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا لَا يُحِلُّوْا شَعَائِرَ اللَّهِ وَلَا الشَّهْرَ الْحَرَامَ وَلَا الْهَدْيَ وَلَا  
الْقَلَائِدَ وَلَا ءَامِينَ الْبَيْتِ الْحَرَامَ يَبْتَغُونَ فَضْلًا مِّن رَّبِّهِمْ وَرِضْوَانًا وَإِذَا حَلَلْتُمْ  
فَأَصْطَادُوا وَلَا يُجْرِمَنَّكُمْ شَنَاٰنُ قَوْمٍ أَن صَدُّوكُمْ عَنِ الْمَسْجِدِ الْحَرَامِ أَن  
تَعْتَدُوا وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا نَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا  
اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

*“O believers, do not violate the teachings of Allah or the sanctity of the holy month or [ignore the signs] of the sacrificial animals and bind them or [violate safety] who come to the Holy House seeking the gift of their Lord and His approval. But when you leave ihram, then you can hunt. And do not let someone's hatred for preventing you from Masjid al-Haram leads you to transgress. And cooperate in truth and piety, but do not cooperate in sin and invasion. And fear Allah; Allah is very heavy” (Al-Ma'idah: 2)*

*Waqf* plays a dynamic role in promoting economic growth, education and social transformation, especially in Islamic society. *Waqf* is a system that has long existed in human life with the purchase, *ijarah*, marriage and other ‘*aqad* existed even before Islam (Abu Zuhrah, 1959). The *waqf* system has been known in Roman civilization, Babylon, and Fir'aun (Muhammad Kamal, 1996). When Islam came, many similar concepts of *waqf* existed, then Islam abolished the system to *waqf*. The *waqf* system in Islam is not a system adopted from a pre-existing system, but it is a pure system of the *Quran* and *al-Sunnah* (Sulaim Hani, 2004).

*Waqf* is an Islamic economic institution that is no less important. It needs to be developed in the best possible way and be vigilant in order to maximize its benefits to Muslims in particular and the whole human being. *Waqf* is one of the most benevolent practices of Islam. In the Qur'an, there are many verses that encourage Muslims to

practice charities such as *sadaqah*, *hibah*, *zakat*, etc. in addition, there are also some of the hadiths of the Prophet S.A.W who demanded Muslims to practice this virtue. *Waqf* is one of imperative method of charitable behavior in Islam (Osman *et al.*, 2014).

According to Al-Khin, Al-Bugho and Asy-Syarbaji (1998), the categorization of *waqf* can be divided into three categories which are movable *waqf* (*waqf al-manqul*), immovable *waqf* (*waqf al-iqar*), and *musya' waqf*. In this study, the researcher only focused on movable *waqf* (*waqf al-manqul*) specifically at mosques. *Waqf al-manqul* can be term of transportation, clothes, books, *al-Quran*, prayer mat, prayer veil, corpse van, furniture, religious reading material, and water filter. *Waqf al-manqul* at mosques can be classified into general *waqf* that the purpose and benefit is for public. In the implementation of *waqf* there are four elements to make *waqf* is valid and executed which are person who doing *waqf* (*waqif*), beneficiary *waqf* (*mawquf 'alayh/ alayhim*), treasured property (*mawquf*) and aqad (*sighah*).

Nowdays, there are many application that applied *waqf* system. One of it is contribution of *waqf* at mosques. Although the term *waqf* was not specified in the Qur'an, the *waqf* contribution is very significant to humanity's civilization in the Islamic world over the concept of ordinary charity as it combines the holistic elements involving the consideration of the economic and charitable. In fact, in the al-Quran, giving financially for charitable purposes is treated as spending or known as *infaq* (Osman *et al.*, 2012). As rapidly growth the economy, some of Muslims people were aware the existence of *waqf* at mosques, but, they did not know the way and categorization of *waqf*. Based on some interviews with a few of Muslims at Masjid Sultan Badlishah Universiti Utara Malaysia in Sintok, Kedah, they assumed that food is one of things that can be contributed in *waqf*. This can be proved our Muslim community is confused how the implementation of *waqf* especially on *waqf al-manqul*.

## 1.2 Problem Statement

*Waqf* contributed significantly towards the Islamic civilization throughout the world. A study by Mohd Puad, Jamlus Rafdi and Shahar (2014) found that about 70% of Malaysians Muslims were not aware on benefits of *waqf* in contributing to the economics and community well-being in Malaysia. Public awareness is particularly important for the development *waqf* especially in rural areas. The lack of awareness on *waqf al-manqul* among rural areas community at mosques is one of the gap in this study. Additionally, donors are unaware of diversifying their contributions under *waqf* properties more broadly than zakat and *sadaqah*. With respect to *waqf*, Muhammad (1959) tries to emphasize awareness raising on the role of *waqf* in poverty alleviation and promotion of community welfare.

Research and writing on the awareness and understanding of the *waqf* community in Malaysia are mostly discussed indirectly, which are more focused on suggestions and suggestions for programs or promotional forms that can raise the awareness and understanding of the *waqf* community especially with the development of various contemporary *waqf*. Ahmad (2011) explains that in Malaysia, although the community is aware of the *waqf* practices and their role in society, yet the understanding of society is limited to immovable and special *waqf*. Most of them still understand that *waqf* is limited to land, mosque, house, building and cemetery. This is supported by Muhammad Akram (2008) which states Malaysia's understanding of *waqf* only for donations for the purpose of building mosques and sites for graveyard. Additionally, endowers are unaware of diversifying their contributions under *waqf* properties more broadly than zakat and *sadaqah*.

In addition, wrong perception on *waqf al-manqul* at mosques among rural areas Muslim community is also one of the gap in this study. They assumed that the contribution of *waqf* must through State Islamic Religious Council (SIRC). Presently, the perception of public toward *waqf* still in moderate level. It is supported by Mahmood (2013), many Muslims did not involve in *waqf* contribution because they have wrong perception towards *waqf*. Many Muslims have the perception that *waqf* is only confined and limited to immovable properties which stimulated the decline of *waqf* development. Because of that reason, Muslim are more prefer to contribute in other types of *waqf* such as cash *waqf*, immovable *waqf*, investment *waqf* and etc.

Besides that, lack of knowledge on *waqf* also as a gap of this study. On the issue of *waqf*, people still have relatively limited knowledge in dealing with it. This was evident when they limitedly confined their view on *waqf* to the management of cemeteries, mosques and orphanages (Mohamad Akram, Mek Wok, and Mohd Fuad, 2008). The Federal Territories Islamic Religious Council responsible for managing treasury property in the Federal Territory, based on experience officials found that most people are still confused about distinguishing between *waqf* and *sadaqah*, but those who normally attend lectures and religious classes in “surau” and mosque, they are more likely can differentiate between *waqf* and *sadaqah* (Mahmood, 2013).. The public also found little knowledge of the concept of *waqf* and its importance. While in Negeri Sembilan, the Negeri Sembilan Wakaf Corporation has so far found that the public awareness and understanding of *waqf* is limited to immovable property. So also in the State Melaka, based on the experience of the *Waqf* Division, the Melaka Islamic Religious Council found that so far, the awareness and understanding of the *waqf* community was still limited to immovable property (Mahmood, 2013). The

misunderstanding which is due to lack of knowledge can give bad impression to the *waqf* activities.

Not only have that, mosques management on *waqf al-manqul* still not developed as other Islamic institution. Then, people lack of trust to contribute their property to be managed by mosques management same as other type of *waqf*, that the *waqif* lack of trust in *Mutawalis* (Managers) to manage their *waqf* property. The *waqf* institutions are not given proper attention and therefore, vast *waqf* properties are ill-managed (Hassan & Shahid, 2010). Property of *waqf al-manqul* in term of transportation, clothes, books, Al-Quran, prayer mat, prayer veil, corpse van, furniture, religious reading material, water filter and etc, mosques management should be responsible to ensure the Muslim always aware the existence of *waqf al-manqul* at mosques.

### 1.3 Research Questions

The research questioned developed to deal with the research gap are as follows:

1. Are there any differences between demographic factors (gender, age, educational level, occupation and monthly income) and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah?
2. Are there any significant relationships between religious values, social influences and financial; and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah?
3. Which are the significant factors between religious values, social influences and financial that influence the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah?

## 1.4 Research Objectives

The research objectives of the study are as below:

1. To determine the differences between demographic factors (gender, age, educational level, occupation and monthly income) and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.
2. To examine the significant relationships between religious values, social influences and financial; and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.
3. To identify the significant factors between religious values, social influences and financial that influence the awareness on *waqf al-manqul* among rural areas Muslim community in Kubang Pasu, Kedah.

## 1.5 Significance of Study

This research is study about the awareness on *waqf al-manqul* at mosques among rural areas Muslim community. By conducted this study, it will be able to help in raise the awareness on *waqf al-manqul* at mosques among rural areas community in Kubang Pasu, Kedah. Kubang Pasu was selected as a place of study because it meets the needs of research where the researcher are easy to access the data to complete the study. The practice of *waqf al-manqul* at mosques within the rural areas community in Kubang Pasu, Kedah will be getting attention since this study will give some benefit in help to raise the awareness on *waqf al-manqul* at mosques among rural areas Muslim community. In addition, this study will be provided and exposed some knowledge that

related to the development of the awareness on *waqf al-manqul* at mosques to the readers which consists of academicians and researchers.

### **1.6 Scope of Study**

This research focuses to study the awareness on *waqf al-manqul* at mosques. The study will be conducted in Kubang Pasu, Kedah and it will be focused among rural areas Muslim community since they are believed to have the basis of Islamic teaching due to their background of religion. The independent variables of this study were included religious values, social influences, and financial. Meanwhile, the dependent variable of this study was the awareness on *waqf al-manqul* at mosques.

### **1.7 Limitation of study**

To complete this study, the researcher faced some obstacles and limitation. Firstly, even though this study will be taken place in Kubang Pasu, Kedah, but due to time constraint, this study will be covered specifically on the mosques at mukim Temin in Kubang Pasu, Kedah only since Kubang Pasu have 21 mukims. Therefore, it will give difficulty to the researcher to cover a large number of population. This could be affected the generalizability of the findings as the sample may not be generalized to the whole population.

In addition, the researcher had faced difficulty in searching for journals and articles to support the study. This is because there are restricted sources due to very few study done about this topic. Most of the published literature are generally discussed on specific areas in *waqf* such as cash *waqf*, online *waqf*, and etc.

Due to very limited sources about the awareness on *waqf al-manqul* at mosques, the researcher had faced difficulty in questionnaire design especially related to dependent variable. The researcher used some knowledge and effort through reading to design the items in questionnaires. Therefore, more time and effort are taken to develop the new construct for the awareness on *waqf al-manqul* at mosques as there are a few steps that need to be followed.

### **1.8 Operational Definition of key terms**

Operational definition as a concept to be measured by considering the behavior dimension, aspect, or property signified by the concept (Sekaran, 2003). The operational definition of key terms stated as below:

Awareness: The state or condition of being aware, having knowledge and consciousness (Dictionary.com).

*Waqf al-Manqul*: movable *waqf* properties

Religious values: Religious values are ethical principles founded in religious acts, texts and belief (Idris *et al.*, 2011).

Social influence: Person's perception those who are important to her or him should or should not do the intended behavior (Fishbein & Adzen, 1975)

Rural Areas: The rural area is open ground with several houses or other buildings, and not many people. The density of the rural population is very low. (National Geographic)

District: a state or city area that has been granted fixed boundary for official purpose, or has a specific feature that makes it different from the surrounding area (English oxford dictionary)



Mukim; the smallest administrative district; the area served by the mosque itself, usually consists of or includes several villages (English oxford dictionary)

## **1.9 Organization of Study**

As this research is to study the awareness on *waqf al-manqul* at mosques among rural areas community in Kubang Pasu, Kedah, the researcher organized and detached the research into five chapters. The organization for each chapter as below:

Chapter one discusses and provides the background of study, problem statement, research questions, research objectives, significance of study, and scope of study as well as limitations of study.

Next, Chapter Two focuses on the literature reviews from previous studies that related to this study. The Theoretical framework that consists of independent variables and dependent variable is presented. Then, the hypotheses was developed by the researcher based the research questions and research objectives.

Besides that, Chapter Three covers methodology that consist of research design, data collection and data analysis techniques. Meanwhile, Chapter Four presents the results and discussion of this study in order to fulfill the research questions and research objectives.

Finally, Chapter Five explains the conclusion of the study by providing the summary of the finding, contributions of the study, limitations and recommendations for future study respectively.

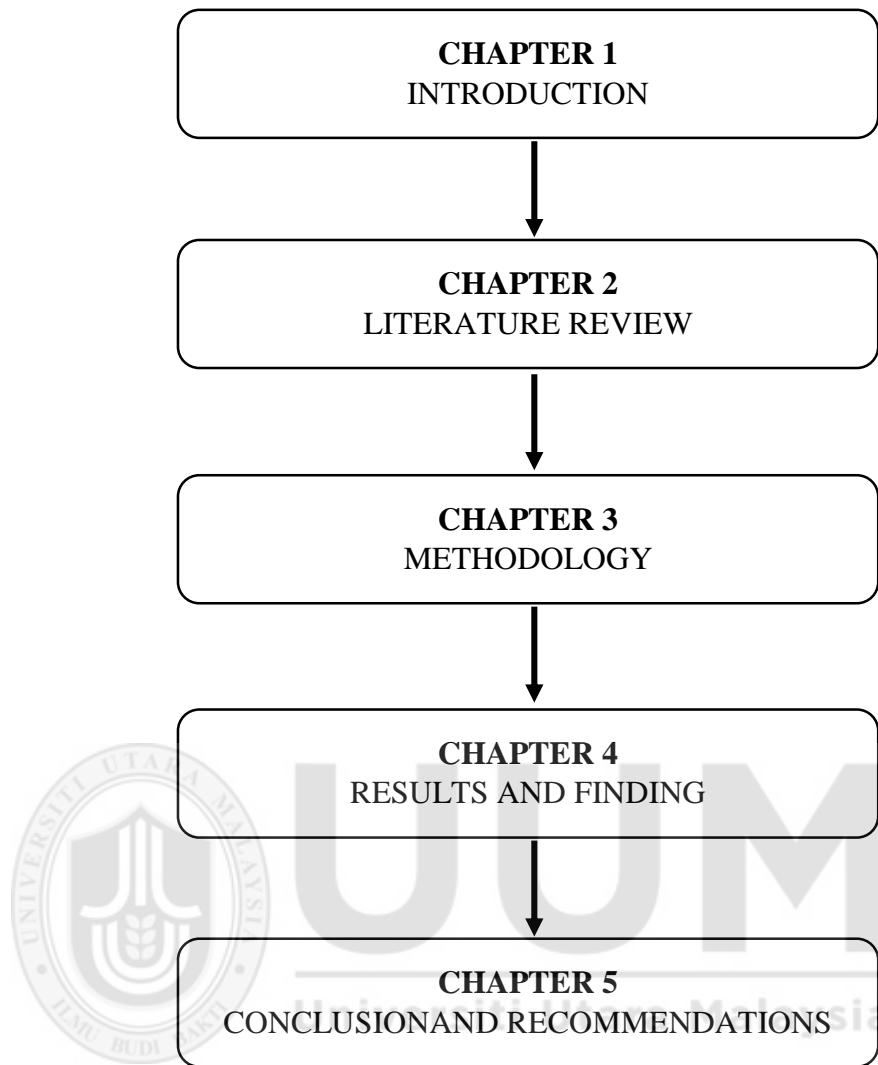


Figure 1.1 organization of study

### 1.10 Summary

In this chapter, the researcher had been discussed the purpose of the study by briefly explain the introduction of study. The research gaps in the study had been clearly stated in the problem statement besides the researcher had come out with the research questions and research objectives as a guideline to address and fulfill all the gaps. In addition, the significance of study as well as scope of study also had been discussed in this chapter. In the next chapter which is Chapter Two, the researcher will be reviewed

on the literature review that will be explained on dependent variable and independent variables.



## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

This chapter explains the theoretical framework of this study as well as theory implemented that related to this study will be included in this chapter. In addition, the review of literature that related to the concept of *waqf*, religious values, social influences, and financial as well as hypotheses development will be presented.

#### 2.1 Theoretical Framework

Theoretical framework is essential in every research either quantitative research, qualitative research or mixed methods research. According to Sekaran (2013), the theoretical framework is the basis on which the entire deductive is based. The researcher must have a genuine theoretical framework in the study to ensure the important and rationalize of the study. The theoretical framework also was created to expand the area of study and it easier to understand the main focus in the study. Hence, in this study, the awareness on *waqf al-manqul* at mosques will be used as dependent variable while religious values, social influences and financial will be used as independent variables. The theoretical framework illustrated as below:

## INDEPENDENT VARIABLES

## DEPENDENT VARIABLE

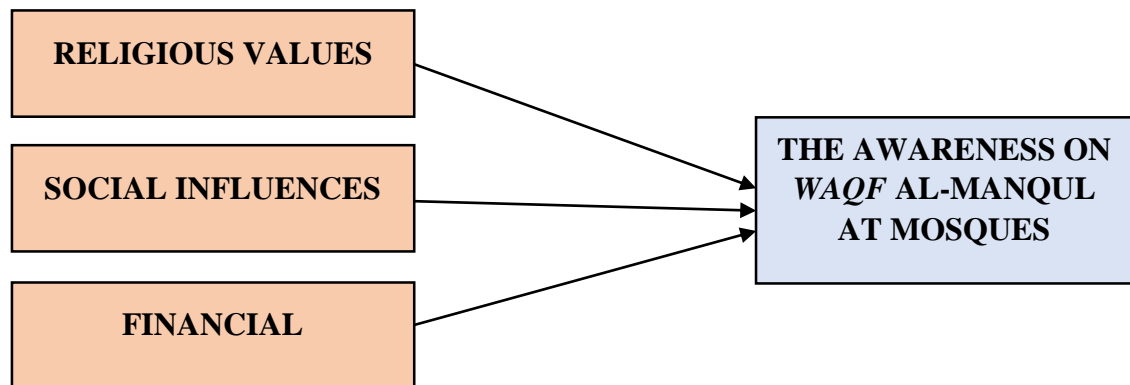


Figure 2.1: Theoretical Framework

## 2.2 Underpinning theory

### 2.2.1 Self-Awareness Theory

The researcher used the Self-Awareness Theory (SAT) in this study. The SAT was introduced by Duval and Wicklund (1972) in an effort to find the ability to take away as objects of thought in which people can think, act and experience and they can also think about what they think, do and experience. In addition, SAT has been used for research in social psychology such as research conducted by Endsley (1995).

Believers describe God as a strategic social agent that considers human thought and action. Therefore, thinking about God may make believers feel as though their behavior is being monitored, it is likely we call the supernatural monitoring hypothesis. For believers, the clear effect of God on self-awareness is parallel to the idea of how others view themselves. Directly, humans are influential from religious views where consciousness or awareness increases when they are religious people.

Duval and Wicklund (1972) suggest that, at some point, people can focus on themselves or the external environment. Focusing on self will enable self-evaluation. When focused on self, people compare themselves to the standard of accuracy that determine how self-reflects, feel, and behaves. The process of comparing ourselves to the standards allows people to change their behavior and experience pride and dissatisfaction with themselves. Therefore, self-awareness is a self-control mechanism. This can be parallel and associated with Ajzen and Fishbein (1980) attitude as a level index that one likes or dislikes; one's attitudes towards behavior are determined by the set of essential benefits possessed by those who carry behavior.

The early conception of the relationship between objective self-influence and self-awareness has evolved due to the careful experiments in social psychology. The original conception of objective self-realization theory proposed by Duval and Wicklund suggests that self-centered concern is a deviant condition. When people are drawn to focus on themselves as an external evaluator, they are more likely to create a negative mood. Early experiments following original writing suggest that the relationship between concentration and mood is more complex than originals. Studies show that the negative mood intensity experienced in relation to how participants see the difference between their current behavior and social standards are unchanged, they are more likely to experience negative effects. Self-awareness could be defined as the ability of an individual to be conscious of themselves and differentiate themselves from other individuals. This can be parallel and related with the definition of social influence by Fishbein and Ajzen (1975) that social influence can be defined as individuals' perception towards people who were important to him or her and influence his or her behavior.

Some psychologists believe that the only comparative understanding of the physical self can be described as self-awareness, while others suggest social awareness is the best way to realize the true definition of self-awareness (D'amore, 2008). According to Duval and Silvia (2011), research since 1970s has strongly supported self-awareness theory. When people have focus attention towards self, they will compare the self with standard, try harder to meet standard, and show stronger emotional responses to meeting or failing to meet the standard. The tendency to change the self to match a standard depends on other variables, particularly perception of how hard it will be to attain the standard. Remarkably, many experiments have shown that when people do not focus on themselves, their actions often are not related to their personal standards or self-awareness are needed for people to minimize the lack of their actions and ambitions.

Hence, the researcher used SAT to support this study. There are two factors of self-awareness that the researcher used in this study which are religiosity or religious values and social influence as a guidance in this research.

### **2.2.2 Charitable Giving**

Charitable giving is a global phenomenon that exists everywhere (Wiepking and Handy, 2015). *Waqf* is one of charitable giving and the researcher intended to used and relate it with the study. In Islam, *waqf* is one of *sadaqah* form. The literature review conducted by Bekkers and Wiepking (2011), across various disciplines and methodologies, reveals eight mechanisms that explain donor decisions to be given. They include awareness of the needs of donors, who are solicited for donations, and the concerns and values of the donor's reputation. Therefore, there are some determinant of

charitable giving such as religiosity or religious value, education, and income. The two most important types of Islamic charity are zakat also known as obligatory charity and *waqf* which is also known as voluntary charity.

In terms of religiosity or religious values, individual religiosity levels, regardless of whether they are represented by religious affiliation or religious presence, are important predictors of probability and the level of giving. Religious people give as they are taught is their job to help others and because they may have a more prosocial value than non-religious individuals. Next, regarding to education, the formal level of education is one of the key predictors of charitable giving, and positively related to the tendency to give and the amount of giving. This is because education fosters prosocial motivation and brings people into social networks, which involves higher levels of solicitations (Bekkers and Wiepking 2011; Brown and Ferris 2007). Lastly, related to income, people with all levels of income are capable of contributing, those with high income can afford more. With regard to donor options, high-income individuals are also more likely to contribute to different reasons than those with low incomes. Due to their life experience, the rich and poor people 'may have different perspectives on the most deserving issues' (Bennett, 2012). As low income individuals are closer to social problems such as poor housing, weaknesses in crime, or low-quality medical care, they are said to be more aware of the social needs of others (Bennett 2012). Others argue that giving gives the opportunity to express personal feelings, enthusiasm, personal interest and act of self-realization (Bennett 2003; Ostrower 1997; Radley and Kennedy 1995). Thus, donors give to the causes related to their personal taste and also care about their cause (Breeze and Lloyd 2013; Kottasz 2004).



## 2.3 Review of Literature

### 2.3.1 *Waqf*

*Waqf* holding the property from utilization with the purpose of charity. The objectives of performing *waqf* is to get closer to Allah S.W.T. and the reward continuously work. However, regarding the definition of *waqf*, there are numerous definitions from traditional scholars. The scholar also have some opinions related to its meaning. According to Al-Sharbini (1997), *waqf* means holding something such as properties of belongings that can be used and remain its physical form in accordance with regulation approved by the Islamic laws. Furthermore, defines *waqf* as a holding of a property that can be used permanently and channel the utilization for good purposes. Besides that, *waqf* is detain a belonging in condition on the owners and it must be utilized. In other hand, *waqf* is utilization the property and its *manfaah* for the sake and blessing as well as to get closer to Allah S.W.T. This religious endowment practices will draw the doer closer to Allah other than for charitable purposes and public benefits (Abdul Hamid and Mohammad Tahir, 2014).

*Waqf* is one of the achievements of Muslims. The Qur'anic verses that urge Muslims to give alms, to do good things and to spend it in the way of Allah have paved the way for *waqf*. Prophet Muhammad uttered it in his *sunnah* and encouraged his friends to do so when the believers raced to do it. *Waqf* has a significant positive impact on development and prosperity that leads to the difference of Islamic civilization.

Most Islamic scholars have listed the irrevocability, perpetuity and inalienability as three (3) restrictions on assets or properties after being designated as *waqf*. Hence, according to the Maliki school of thought, the Shafi'i school of thought, the Hanbali

school of thought, and the Hanafi school of thought, there are three main characteristics of *waqf* which are (Mahmood, 2013):

i. Irrevocable

Donors (or heirs) cannot cancel the endowment if it has been declared as a *waqf*. This ensures that *waqf* is created solely for philanthropic purposes and that it will always benefit the community.

ii. Perpetuity

The contribution must remain after it was created. This ensures that it will benefit the generation after generation and also prevent it from being hijacked.

iii. Inalienable

Although the benefits of the donation are beneficial to humans, the property itself is returned to God. No one can be the owner, so *waqf* becomes 'common asset'. It cannot be sold, pledged, flagged or inherited.

### **The Pillar of *Waqf***

The consensus of the scholars state there are four pillars of *waqf* which are consist of an endower (*waqif*), the beneficiary (*mawquf alaihi*), asset to be endowed (*mawquf*), and declaration (*sighah*) (Mahdi, 2003).

i. *Waqif*

*Waqif* is a person who owns the asset and can manage it personally (Hassan, 1986). He must have a good mind (al-Sharbini, 1997) and has matured in his age (al-Kubaysi, 1997) and undertaken *waqf* voluntarily and not by force or fraud (al-Kubaysi, 1997).

ii. *Mawquf*

Asset to be endowed can be divided into three types which are movable property (*waqf al-manqul*) and immovable property (*waqf al-iqar*).

iii. *Mawquf Alaihi*

Known as beneficiary of *waqf* and can be divided into two, specific beneficiary and general beneficiary. As for *waqf al-manqul* at mosques, the beneficiary could be a general beneficiary. These *waqf* do not require any declaration of acceptance from the beneficiary and are only considered complete after the intention of the endower is achieved.

iv. *Sighah*

This is a declaration made very clearly and expressed where the only meaning is that the asset is being endowed (al-Kubaysi, 1997).

The figure below shows the pillar of waqf:

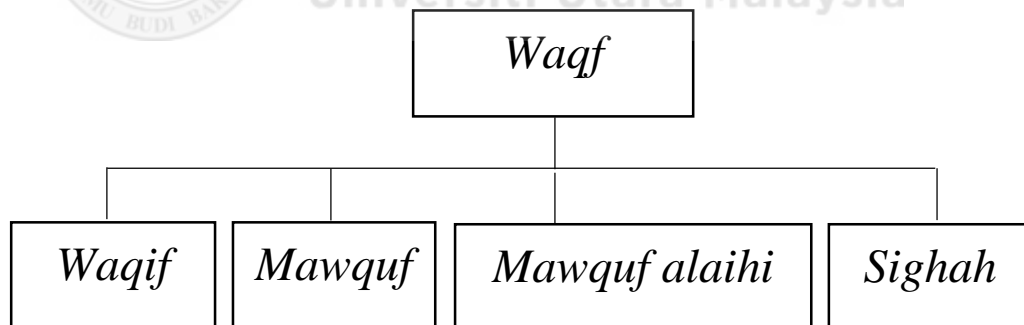


Figure 2.2: The Pillar of *Waqf*

Source: Nizamu al-Waqfi fi Tatbiqi al-Mu'asir by Mahmud Ahmad Mahdi, 2003.

### 2.3.2 Religious value

In contrast to personal values, religious values based on scriptures provided and a religion's established norm. Religious values are ethical principles founded in religious acts, texts and belief (Idris *et al.*, 2011). Several studies regarding perceived religiosity and religious obligations were conducted. It is worth to put effort through these studies since religion give big impact on people's action. It is as guidance for a compliance behavior based on Islamic law. Even though these studies have not been designed for the awareness on *waqf al-manqul* at mosques, but it is worth to point out as it related to each other (Amin, 2014).

Islam and *waqf* are complementary each other. Although it is not compulsory to perform it, but it has good deeds and viewed as an *ibadah*. As Islam is a comprehensive religion, it provides many ways to make a lots of good deeds and *waqf* is one of "investment" to receive continuously reward from Allah. A study by Osman et al. (2014) found that religiosity has a significant influence on the behavioral intention of young intellectuals in contributing *waqf*.

### 2.3.3 Social influences

Social influences can be referred as a change of individual's thought, feelings, attitudes, or behavior that resulted from interaction with another individual or a group around him. Social influence is one's perception that those who are important to him or her should or should not do the intended behavior (Fishbein & Adzen, 1975). Amin, Rahman, Jr and Hwa (2011) relate social influences in the study of Islamic personal financing to subjective norms or normative pressure.

### 2.3.4 Financial

The financial challenges affecting many Muslims have a negative impact on the lives of the people, causing the majority of the people unable to provide adequate allocation in daily life. The study found that among the factors that impeded this effort were lack of consciousness, selfishness and selfishness, political influence in management, malfunction of implementation and the absence of Islamic state in implementing it (Yusuff & Azizan, 2013). Financial management is one of the biggest challenges in education *waqf* and is an important aspect to study because financial resources or funds are the backbone or core in ensuring the success of a *waqf* (Ahmad Zaki et al., 2008). Even though these studies have not designed for the awareness on *waqf al-manqul* at mosques, but it is worth to point out as it related each other with financial. In addition, income factors are seen as a major contributor to the practice of *waqf* (Nor Aishah Ismail, 2015). Nevertheless, with the finite and unstable community finances prevent them from spending money to donate to others because it is more thoughtful for their own subsistence and family needs

### 2.4 Hypotheses Development

In this section, the researcher had develop the hypotheses of the study. The hypotheses development is based on the theoretical framework that illustrated in Figure 2.1. There are three of independent variables that involved in this study which are religious values, social influences and financial. Meanwhile, the awareness on *waqf al-manqul* at mosques is the dependent variable of this study.

#### **2.4.1 The Differences between Demographic Factors and Awareness on *Waqf* Al-Manqul at Mosques**

i. Gender

H<sub>0</sub>1: There is no significant difference between gender and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>1: There is a significant difference between gender and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

ii. Age

H<sub>0</sub>2: There is no significant difference between age and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>2: There is a significant difference between age and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

iii. Educational Level

H<sub>0</sub>3: There is no significant difference between educational level and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>3: There is a significant difference between educational level and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

iv. Occupation

H<sub>0</sub>4: There is no significant difference between occupation and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>4: There is a significant difference between occupation and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

v. Monthly Income

H<sub>0</sub>5: There is no significant difference between monthly income and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>5: There is a significant difference between monthly income and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

**2.4.2 The Relationship between Religious, Social Influences, and Financial; and Awareness on *Waqf* Al-Manqul at Mosques**

i. Religious Values

H<sub>0</sub>6: There is no significant relationship between religious values and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>6: There is a significant relationship between religious values and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

ii. Social influences

H<sub>0</sub>7: There is no significant relationship between social influences and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>7: There is a significant relationship between social influences and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

iii. Financial

H<sub>0</sub>8: There is no significant relationship between financial and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>8: There is a significant relationship between financial and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

**2.4.3 The Influence between Religious, Social Influences, and Financial; and Awareness on *Waqf* Al-Manqul at Mosques**

i. Religious Values

H<sub>0</sub>9: There is no significant influence between religious values and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>9: There is a significant influence between religious values and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.



ii. Social influences

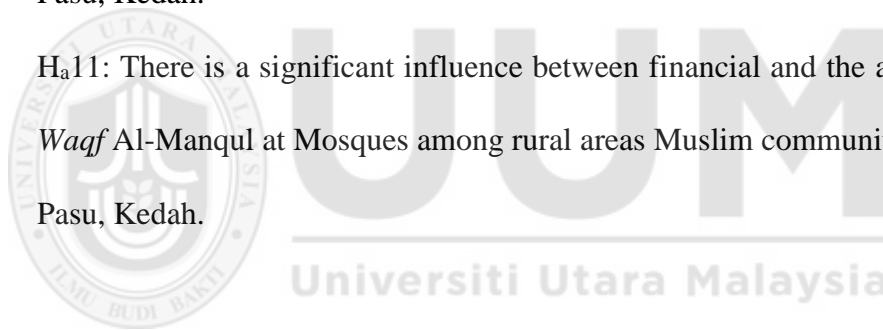
H<sub>0</sub>10: There is no significant influence between social influences and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>10: There is a significant influence between social influences and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

iii. Financial

H<sub>0</sub>11: There is no significant influence between financial and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>11: There is a significant influence between financial and the awareness on *Waqf* Al-Manqul at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.



## 2.5 Summary

This chapter had been covered the theoretical framework, underpinning theory, review of literature, and hypotheses development. Next chapter will be discussed on the methodology of this research.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter illustrates and presents the methodology of the study that consist of research design, sampling design, data collection method, measurement of variables, content validity of instrument, pilot study, factor analysis, reliability of instrument, and data analysis techniques.

#### **3.1 Research Design**

Research design can be defined as a set up for deciding on how to collect further data, analyze and interpret the data in a way to provide an answer to the problem (Sekaran, 2003). Research design also known as a plan structure that implemented to conduct the entire study (Harun et al., 2014). The research design of this study was conducted a quantitative approach through a research survey by distributing the self-administrated questionnaire to the potential respondents to fulfill the research objectives.

A quantitative approach is used by the researcher as it usually less expensive and less time consuming than the other research strategies (Sekaran & Bougie, 2013). In other hand, Bhatti et al (2012) stated that the survey research were most used method of data collection in quantitative approach and many researchers accepted this method since it provides a possibility for more truthful and unambiguous feedback or responses compared to other forms of research methodology. Most of the self-administered questionnaires will be keep as strictly confidential and solely. Therefore, the anonymity

and confidentiality of the respondents would be high and almost 100% response rate ensured (Sekaran & Bougie, 2013).

### **3.2 Sampling Design**

Sampling design is the method chosen to select sample from the overall population in the study. Sampling design in this study were included population of study, sampling frame, sample size, and sampling technique. Further details will be discussed as below:

#### **3.2.1 Population**

Population can be referred as the subject of interest, group of people, and others relevant subject that the researcher intends to study on (Sekaran and Bougie, 2013). This research aims to study the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. The population of this study was the Muslim community in rural areas within Kubang Pasu, Kedah. According to Department of Religious Affairs of Kedah State (2019), Kubang Pasu is divided into 21 mukims which are Jitra, Naga, Tunjang, Gelong, Pering, Jeram, Bukit Tinggi, Pelubang, Wang Tepus, Malau, Binjal, Kubang Pasu Town, Hosba, Temin, Padang Perahu, Putat, Sungai Laka, Ah, Keplu, Sanglang, and Jerlun. There are 72 mosques in Kubang Pasu and each mukim in Kubang Pasu has a mosque built for the Muslim community around the mukim. Thus, the figure 3.1 is shown the total number of mosques in Kubang Pasu, Kedah. However, this study will be covered specifically at the mosques at mukim Temin in Kubang Pasu, Kedah. There are six mosques in mukim Temin which are at Kampung Darat, Changlun, Changkat Setol, Felda Bukit Tangga, Bukit Kayu Hitam, Lembah Teriang (Kg. Tradisi). The target population for this study

was focused on Muslim who attended and came the mosque to perform prayers or participate in programs organized by the mosques. The researcher obtained the data of total number of population based on a short interview with *Imam* for each mosque in mukim Temin. The total number of population of the study is 300 as referred to the data obtained.

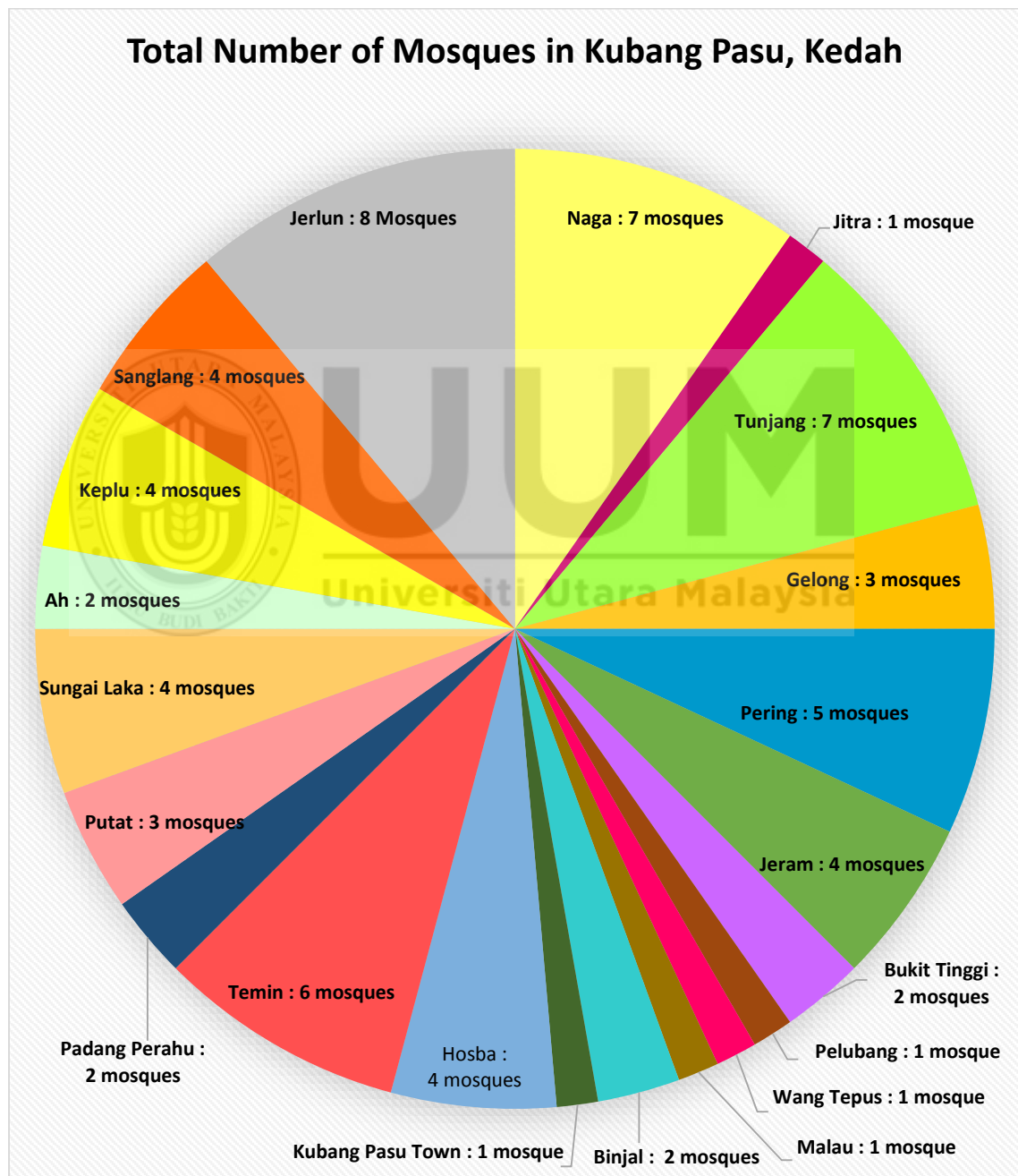


Figure 3.1 Total Number of Mosques in Kubang Pasu, Kedah

### 3.2.2 Sampling Elements

The researcher was interested in collected the data specifically among rural areas Muslim community in Kubang Pasu, Kedah due to study the awareness on *waqf al-manqul* at mosques. In addition, the objectives of this study would be fulfill by selecting the sample that meet and suite to the following criterias:

- i. Respondent had lived in the mukim Temin in Kubang Pasu, Kedah.
- ii. Respondent who attended and came the mosque to perform prayers or participate in programs organized by the mosques in the mukim Temin in Kubang Pasu, Kedah.

### 3.2.3 Sampling size

The total number of population of the study is 300, where according to Sekaran (2003), if the population size is 300, then the sample size would be 169. Sample size above 30 and below 500 are the most suitable for research (Sekaran, 2003). Therefore, 169 respondents would be served as the respondents for this study.

### 3.2.4 Sampling technique

Sampling is the process of selecting a sufficient number of elements from the population, so that results from analyzing the sample are generalizable to the population (Gliner, Morgan & Leech; 2009). The questionnaires were distributed to 169 of respondents among rural areas Muslim community in Kubang Pasu, Kedah. The researcher had approached the mosques at mukim Temin. Therefore, the sampling technique used in this study was a probability sampling which is systematic sampling.

Each  $n^{\text{th}}$  element, starting with random choice of an element between 1 and  $n$ . The researcher used this sampling technique since it is idem simple random sampling and easier than simple random sampling. The formula of systematic sampling for this study is shown as below:

**Formula of Systematic Sampling**

Population = 300

Sample Size = 169

Sampling friction =  $300/169 = 1.775 \sim$  approximately to 2

Randomly select a number between 1 and 2

1<sup>st</sup> person selected as 1<sup>st</sup> respondent,

Then 2<sup>nd</sup> person =  $1+2 = 3^{\text{rd}}$  will be as 2<sup>nd</sup> respondent

### 3.3 Data collection method

Both primary and secondary sources were considered important to provide the information that related to this study. Primary sources is used in this study since this study conducted a quantitative research. The data will be collected through the distribution of self-administrated questionnaires among the respondents through systematic sampling. In addition, this study purposely taken the data from secondary sources such as journals and articles as a references.

### 3.4 Measurement of variables

Measurements are assignments of numbers or other symbols for object characteristics based on set of rules (Sekaran, 2003). As this study is a quantitative research, then a survey method was applied in this study by using questionnaire to measure the

dependent variable and independent variables. By using questionnaire, the researcher would save the time and cost compared to organizing interview as well as it is the best method to handle a large number of respondents.

In this study, the researcher had divided the questionnaire into three sections, which are section A, section B and section C. Section A consist a demographic factors which are gender, age, educational group, occupation and monthly income. Section B related to dependent variable while section C related to independent variables.

The instrument of demographic factors were measured by using nominal scale. Nominal scale allows researchers to assign subjects to specific categories or groups. Meanwhile, the instrument of the dependent and independent variables in this study were measured based on five-point Likert scale that consist of 1 “strongly disagree”, 2 “disagree”, 3 “neutral”, 4 “agree” and 5 “strongly agree”. In this study, the respondents were be able to choose between they agree and disagree for each question in the instrument according to their opinion and preference. The Likert scale is a scale created to check how strongly the respondent agrees with the statements (Sekaran, 2003).

Table 3.1: *Measurement of Variable*

Measurement	Questionnaire		Sources
	Number of questions	Total of items	
Awareness on <i>waqf al-manqul</i> at mosques	6-17	12	Developed by researcher
Religious values	18-24	7	Zulfa (2017)
Social influences	25-31	7	Zulfa (2017)
Financial	32-37	6	Developed by researcher

### 3.5 Content validity of the instrument

The awareness on *waqf al-manqul* at mosques was the main focus in this research that the researcher intends to study. The researcher had developed the instrument of awareness on *waqf al-manqul* at mosques by following a few procedures. Firstly, a definition of the concept was measured clearly and precisely by implementing the face validity and content validity. Besides that, the recognition of the components or characteristic of the concept was constructed. Then, the selection of the appropriate scales to measure the item or characteristics was done. During all the process, the researcher had been referred to past and previous studies that related to this study in order to develop the instrument.

Specifically, the conceptual definition of awareness in this study, according to Dictionary.com, awareness can be referred as a state or condition of being aware, consciousness and having knowledge. The researcher had developed twelve items to measure the awareness on *waqf al-manqul* at mosques.

Table 3.2: *List of Items for Awareness on Waqf Al-Manqul at Mosques.*

List of items
1) I know that <i>waqf</i> is one of <i>sadaqah</i> form.
2) I am aware of existence of <i>waqf al-manqul</i> at mosque.
3) I know the purpose of <i>waqf al-manqul</i> at mosque.
4) I am aware the importance of <i>waqf al-manqul</i> among Muslim society.
5) I know that <i>waqf al-manqul</i> is one of the types of <i>waqf</i> property which can be moved.
6) I know that Al-Quran, prayer mat, prayer veil, corpse van, furniture, religious reading material, and water filter are some examples of <i>waqf al-manqul</i> at mosque.
7) I know that property to be <i>waqf</i> for <i>waqf al-manqul</i> need to be physically permanent.



- 8) I am aware that I can contribute in *waqf al-manqul* at mosques anytime.
- 9) I am realize that the awareness on *waqf al-manqul* is crucial for me.
- 10) I am aware that doing *waqf al-manqul* can help in achieving Shariah Objectives (*Maqasid Shariah*).
- 11) I am aware that *waqf al-manqul* can bring benefit to Muslim society.
- 12) I am realize that I will continuously receive rewards from Allah if doing *waqf al-manqul*.

Table 3.3: *List of Items for Financial*

List of items
<ol style="list-style-type: none"> <li>1. My financial level allows me to contribute <i>waqf</i></li> <li>2. I will contribute to waqaf according to my financial ability.</li> <li>3. Contributing to <i>waqf</i> does not burden me financially.</li> <li>4. I will allocate some of my money to contribute <i>waqf</i></li> <li>5. By buying Al-Qur'an, prayer mat, prayer veil, corpse van, furniture, religious reading material, and water filter and etc will not burden me.</li> <li>6. I have no financial constraints to contribute <i>waqf</i>.</li> </ol>

### 3.6 Questionnaire Design

The questionnaire was a set of written questions written to respondents who wrote their answers, normally within closely defined alternatives. If the study used descriptive or explanatory mode of study, then questionnaire was an efficient data (Sekaran, 2003). Questionnaire was designed to collect large number of data from respondents. This study was personally administered questionnaires since it was minimize cost and time. The researcher was able to collect the completed response within a short period of time. The benefit of personally administered questionnaire is the respondents can ask at that time if they face any problem regarding the questionnaire. The items of questionnaire for independent variable which is religious values as well as dependent variable which

is the awareness of *waqf al-manqul* at mosques was self-created by the researcher. Meanwhile the items of questionnaire for independent variable which are social influences and financial was adopt from Zulfa (2017).

Table 3.4: *Questions for Awareness on Waqf al-Manqul at Mosques*

List of items	Sources
<ol style="list-style-type: none"> <li>1. I know that <i>waqf</i> is one of <i>sadaqah</i> form.</li> <li>2. I am aware of existence of <i>waqf al-manqul</i> at mosque.</li> <li>3. I know the purpose of <i>waqf al-manqul</i> at mosque.</li> <li>4. I am aware the importance of <i>waqf al-manqul</i> among Muslim society.</li> <li>5. I know that <i>waqf al-manqul</i> is one of the types of <i>waqf</i> property which can be moved.</li> <li>6. I know that Al-Quran, prayer mat, prayer veil, corpse van, furniture, religious reading material, and water filter are some examples of <i>waqf al-manqul</i> at mosque.</li> <li>7. I know that property to be <i>waqf</i> for <i>waqf al-manqul</i> need to be physically permanent.</li> <li>8. I am aware that I can contribute in <i>waqf al-manqul</i> at mosques anytime.</li> <li>9. I am realize that the awareness on <i>waqf al-manqul</i> is crucial for me.</li> <li>10. I am aware that doing <i>waqf al-manqul</i> can help in achieving Shariah Objectives (<i>Maqasid Shariah</i>).</li> <li>11. I am aware that <i>waqf al-manqul</i> can bring benefit to Muslim society.</li> <li>12. I am realize that I will continuously receive rewards from Allah if doing <i>waqf al-manqul</i>.</li> </ol>	Developed by researcher

Table 3.5: *Questions for Religious Values*

List of items	Sources
<ol style="list-style-type: none"> <li>1. Performing <i>waqf</i> educate me to obey Allah</li> <li>2. Contributing in <i>waqf</i> teach me to become unselfish person.</li> <li>3. I can contribute for welfare activities through <i>waqf</i>.</li> <li>4. I sincerely performing <i>waqf</i>.</li> <li>5. I believe performing <i>waqf</i> can help in achieving shariah objective (<i>Maqasid Shariah</i>).</li> <li>6. Contributing in <i>waqf</i> make me closer to Allah.</li> <li>7. Performing <i>waqf</i> can strengthen the unity of Muslim.</li> </ol>	Zulfa (2017)

Table 3.6: *Questions for Social Influence*

List of items	Sources
<ol style="list-style-type: none"> <li>1. My spouse encourage me to contribute <i>waqf</i>.</li> <li>2. My siblings encourage me to contribute <i>waqf</i>.</li> <li>3. My friends encourage me to contribute <i>waqf</i>.</li> <li>4. My relatives encourage me to contribute <i>waqf</i>.</li> <li>5. My neighbors encourage me to contribute <i>waqf</i>.</li> <li>6. My co-worker encourages me to contribute <i>waqf</i>.</li> <li>7. My employer encourages me to contribute <i>waqf</i>.</li> </ol>	Zulfa (2017)

Table 3.7: *Questions for Financial*

List of items	Sources
<ol style="list-style-type: none"> <li>1. My financial level allows me to contribute <i>waqf</i></li> <li>2. I will contribute to <i>waqf</i> according to my financial ability.</li> <li>3. Contributing to <i>waqf</i> does not burden me financially.</li> <li>4. I will allocate some of my money to contribute <i>waqf</i>.</li> <li>5. By buying Al-Qur'an, prayer mat, prayer veil, corpse van, furniture, religious reading material, and water filter and etc will not burden me.</li> <li>6. I have no financial constraints to contribute <i>waqf</i>.</li> </ol>	Developed by researcher

### 3.7 Pilot study

To achieve the purpose of the study, the researcher need to make a pre-test. The objective of pre-test is to see whether respondents can understand the question in the questionnaire easily or not before the researcher conduct an actual study. The pilot study is used to correct and inadequacies in the instruments prior to data collection and also identify the difficulties in wording and translation in the questionnaire (Sekaran, 2003). It can be involved a group of similar characteristics with the actual respondents. Immediately upon, the researcher had run a pilot test on the other respondents, the pilot test in this study involved 30 respondents among Muslim who attended and came the mosque to perform prayers or participate in programs organized by the Masjid Sultan Badlishah Universiti Utara Malaysia in Sintok, Kedah. It is conducted to assess whether the respondents can understand the question before the set of actual questionnaires distributed to the actual respondents.

### 3.8 Factor Analysis

Factor analysis was conducted in this research to accomplish the requirement of validity which is construct validity. If a sample size is more than hundred, a factor analysis is preferable to conduct (Hair et al., 1998). This factor analysis is included in SPSS version 20 as a data reduction technique. Hence, the researcher had conducted a factor analysis in this study after data had been collected that involved one hundred and sixty nine respondents through statistical software which is SPSS version 20. Factor analysis is conducted in order to identify the factors that describe the relationship pattern in a set of observed variables.

### 3.9 Reliability of the instrument

The purpose of reliability establishment is to test consistency and stability of item measured. Consistency is defined how well the items measuring a concept stick together as a set. To test how well the items measuring in a set are positively correlated with other items, Cronbach's Alpha used as a reliability coefficient. Higher Cronbach's Alpha means the items in the particular variable are most interrelated with another. Normally, the reliability that less than 0.60 is considered as poor.

Table 3.8: *Reliability of the instrument*

Variables	No. of items	Cronbach's Alpha
Awareness on <i>Waqf al-Manqul</i> at Mosques	12	0.889
Religious Values	7	0.884
Social Influences	7	0.808
Financial	6	0.777

The table above indicates the reliability of the instrument of this study. Based on table, the value of Cronbach's Alpha for independent variables which are religious value, social influences, and financial are 0.884, 0.808, and 0.777 respectively while for dependent variable which is the awareness of *waqf al-manqul* at mosques is 0.889. All these value of Cronbach's Alpha is considered in a range of good and very good.

### **3.10 Data Analysis and Interpretation**

The raw data had been collected by the researcher by distribution of questionnaire. Then it had been key-in and analyzed by using statistical software called SPSS version 20. This statistical software allowed the researcher to analyze the data through some tests such as reliability test, normality test, descriptive statistic, and inferential statistics that consist of Independent Sample T-test, One-way ANOVA test, Pearson Correlation, and Multiple Linear Regression.

#### **3.10.1 Reliability Test**

Reliability of a measure is established by testing both consistency and stability (Sekaran, 2010). Cronbach's Alpha was computed in terms of the average intercorrelation among the items measuring the concept. Alpha Cronbach is a reliability coefficient that explains how the items in a set correlates positively with each other. The closer the Cronbach's Alpha to value of 1, the higher the internal consistency reliability.

Table 3.9: *Cronbach's Alpha Rules of Thumbs*

Alpha Coefficient range	Strength of association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very good
>0.9	Excellent

### 3.10.2 Normality test

Hair *et al.* (1998) states that normality of data is perceived as a basic one. Normality assumptions are necessary for many inferential statistical techniques (Coakes & Steed, 2007). Thus, the researcher has to examine the normality test in order to ensure the normality of the distribution and outliers. The independents variables were tested to ensure no violation of normality assumption. Through normality test, the outliers were removed from analysis. An outliers is a respondent that has one or more values that are distinctly different from the value of other respondents (Hair *et al.*, 2007). In addition, outliers will affect the validity of the result. The researcher was removed the particular data of respondents to avoid distorting or misinterpret the result. Then, the result of normality can be obtained using the graphical analysis and statistical test of normality. There are a few ways to discover the assumption on normality based on graphical such as histogram, stem-and-leaf plots, boxplots, and detrended normal plot. Besides that, normality also can be examined through a number of statistics which are Kolmogorov-Smirnov that suite for bigger sample size, Shapiro-Walk Statistic that suite for small sample size, skewness, and kurtosis.

### 3.10.3 Descriptive statistics

Descriptive statistics analysis is an analysis that start a description for overall responses that obtained from collection of data. The frequency, percentage, mean and standard deviation can be obtained through descriptive statistics. In this study, descriptive statistics is used to analyze and compute the frequencies and percentages of the demographic profile of the respondents which are gender, age, educational level, occupation and monthly income. Meanwhile, the mean and standard deviation were computed for independent variables (religious values, social influences, and financial) and dependent variable (the awareness on *waqf al-manqul* at mosques).

### 3.10.4 Independent Sample T-Test

This study used Independent Sample T-Test to compare the means of two independent groups. This test is applied in order to test the hypotheses regarding to answer the first research question and to achieve the first research objective which is the differences between demographic factors (gender) and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. The assumption used underlying on this test such as scale of measurement, random sampling, normality, independence of groups and homogeneity (Coakes & Steed, 2007).



### **3.10.5 One Way Analysis of Variance (ANOVA)**

One Way Analysis of Variance (ANOVA) is an adequate analysis to compare the means of more than two group of independent variables. This test is applied in order to test the hypotheses regarding to answer the first research question and to achieve the first research objective which is the differences between demographic factors (age, education level, occupation and monthly income) and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. There are two assumption used such as the population normality and homogeneity of variance (Coakes & Steed, 2007).

### **3.10.6 Pearson Correlation test**

Pearson correlation test is a statistical technique that can measure the linear association between two metric variables (Hair *et al.*, 2007). It is used to test whether there is a relationship between independent variables and dependent variable as well as interpret the strength of the relationship. In this study, the researcher used this test to examine the relationship between religious values, social influences and financial; and the awareness on *waqf al-manqul* at mosques.

### **3.10.7 Multiple linear regression**

Multiple linear regression is used in the hypothesis in order to examine whether the independent variables explain a significant different in the dependent variable; whether a relationship exists and set the mathematical equation relationship relating the independent variables (Malhotra, 2004). The purpose of multiple linear regression is to

study the most influential of independent variables towards dependent variable. in addition, this regression analysis also assist the researcher to develop their understanding on how much variance in the dependent variable that being affected or influenced by the independent variables (Shaari *et al.*, 2013). Throughout the regression analysis, the value of R square shows the explanatory power of the model from 0.00 to 1.00. The higher the value of  $R^2$  the better model fits with the data (Bhatti *et al.*, 2012).

In this study, the researcher intended to study which are the significant factors between religious values, social influences and financial that influence the awareness on *waqf al-manqul* at mosques. Hence, the researcher had been developed a formula of multiple linear regression model to represent the analysis of multiple linear regression. The formula of multiple linear regression model is shown as below:

$$\gamma = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3$$

where;

$\gamma$  = Awareness on *Waqf al-Manqul* at Mosques

$\alpha$  = Constant

$\beta_1 x_1$  = Religious Values

$\beta_2 x_2$  = Social Influences

$\beta_3 x_3$  = Financial

Table 3.10: *Summary of Data Analysis Techniques*

No.	Research Objective	Test
1	To determine the differences between demographic factors (gender, age, education level, occupation and monthly income) and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah.	Independent sample T-test & One-way ANOVA test.
2	To examine the significant relationship between religious values, social influences and financial; and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah.	Pearson Correlation
3	To identify the significant factors between religious values, social influences and financial that influence the awareness on <i>waqf al-manqul</i> among rural areas Muslim community in Kubang Pasu, Kedah.	Multiple Linear Regression

### 3.11 Summary

This chapter had been discussed the research design, sampling design, data collection method, measurement of variable, content validity of instrument, questionnaire design, pilot study, factor analysis, reliability of the instrument, and data analysis techniques. In the next chapter, the researcher will be presented all the results and finding on the analysis of data of this study.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.0 Introduction**

This chapter presents and discusses the results were obtained from data analysis of this study. The researcher was conducted a few tests in order to analyze the data. The purpose of these analysis to test all the develop hypotheses. The results were reported in this chapter included reliability test, normality test, descriptive statistic, independent-sample T-test, ANOVA test, correlation test, and multiple regression test.

#### **4.1 Research Response**

For the purpose of data collection, a total of 169 sets of questionnaires were distributed to the respondents and it were usable. Then, the researcher conducts the data analysis.

#### **4.2 Reliability**

The reliability is a scale that defines how free it is from random error. High test-retest correlations means a more reliable scale. Reliability also can determine the internal consistency. Internal consistency is a level to which the items that make up the scale are all measuring the same scale underlying attribute. Reliability can be measured through statistic which is Cronbach's Coefficient Alpha. This statistic provides an explanation of the average correlation among all the items that make up the scale (Pallant, 2013). The value of Cronbach's Coefficient Alpha was measured from 0 to 1. The greater the value of Cronbach's Coefficient Alpha, the higher the reliability.

Table below shows the Cronbach's Alpha value for all the variables range from 0.725 to 0.792. It indicate that minimum requirement was fulfilled whereby Cronbach's Alpha for independent variables namely religious values was 0.784 considered, social influences is 0.725 and financial was 0.736 can be considered as good. While Cronbach's Alpha for dependent variable which is awareness on *waqf al-manqul* at mosques was 0.792.

Table 4.1: *Result of Reliability for Actual Study*

Variables	No. of items	Cronbach's Alpha
Awareness on <i>Waqf al-manqul</i> at Mosques	12	0.792
Religious Values	7	0.784
Social Influences	7	0.725
Financial	6	0.736

### 4.3 Demographic Profile of Respondents

In order to achieve the objective of this study, the researcher selected the respondents involved in this study consist of Muslim community in rural areas within Temin mukim, Kubang Pasu, Kedah. A total of 169 sets of questionnaires were distributed among the respondents. In this study, the questionnaire was provided with demographic data such as gender, age, educational level, occupation, and monthly income that filled by each respondent. In a way to analyze profile of respondent, descriptive statistics analysis was use. Descriptive statistics analysis is useful to identify the data collected.

The result describes the respondents' demographic profile and the observation of variables. The profile of the respondents is essential as it determines the trend of the

awareness on *waqf al-manqul* at mosques as well as the independent variables used in this study. Table shows the result of respondent's profile that obtained from descriptive statistics analysis.

Table 4.2: *Demographic Profile of Respondents*

Demographic profile	Category	Frequency (N=169)	Percentage (%)
Gender	Male	104	61.5
	Female	65	38.5
Age	Below 30 years	26	15.4
	30-39 years	44	26.0
	40-49 years	34	20.1
	50 and above	65	38.5
Educational level	SPM	81	47.9
	STPM/Diploma/Certificate	48	28.4
	Bachelor Degree	34	20.1
	Master Degree	6	3.6
Occupation	Employed for wages	57	33.7
	Self-employed	52	30.8
	Student	14	8.3
	Housewife	22	13.0
	Retirees	24	14.2
Monthly income	Below RM1,000.00	76	45.0
	RM1,001.00– RM5,000.00	77	45.6
	RM5,001.00 and above	16	9.5

Based on the result in table above, the frequency of male respondents were more than female respondents. Hence, it can be concluded that majority of respondents were male. Next, regarding age category, 26 (15.4%) of the respondents were below 30 years old, 44 (26.0%) of the respondents were 30 to 39 years old, 34 (20.1%) of the respondents were 40-49 years old, and 65 (38.5%) of the respondents were 50 years old and above. Thus, the finding shows that respondent's age category of 50 years old and above was the highest frequency, followed by the category of 30 to 39 years old, 40-49 years old and the lowest frequency was category of below 30 years old.

With respect to educational level category, majority of the respondents were SPM holders whereby the number of the respondents were about 81 and equivalent to 47.9%. Then followed by 48 of respondents (28.4%) were STPM / Diploma / Certificate holders, 34 of respondents (20.1%) were Bachelor Degree holders, and only 6 of respondents (3.6%) were Master Degree holders.

Regarding occupation category, most of respondents employed for wages with the total number of 57 respondents (33.7%). Then, followed by 52 of respondents (30.8%) were self-employed, 24 of respondents (14.2%) were retirees, and 22 of respondents (13.0%) were housewife, while the rest were students with the total number of 14 respondents (8.3%).

Lastly, the respondents with monthly income RM1, 001.00 – RM5, 000.00 have the highest frequency were about 77 that equivalent to 45.6%. Next, 76 of respondents (45.05) have a monthly income below RM1, 000.00 and only 16 of respondents (9.5%) have a monthly income between RM5, 000.00 and above.

#### 4.4 Descriptive Statistics Analysis

This section explained the descriptive statistics analysis for both variables, independent variables that consist of religious values, social influences, and financial, while the awareness on *waqf al-manqul* at mosques represent the dependent variable.

Table 4.3: *Descriptive Statistics Analysis*

Variables	Mean	Standard Deviation
Awareness on <i>Waqf Al-Manqul</i> at Mosques	3.9265	0.44921
Religious values	3.9806	0.48217
Social Influences	3.9679	0.52367
Financial	4.3751	0.35803

The table shows the result of mean and standard deviation for independent variables and dependent variable. The mean of awareness on *waqf al-manqul* at Mosques represent as dependent variable is 3.9265 with standard deviation 0.44921. While for independent variables which are religious values, social influences and financial have a mean 3.9806, 3.9679, and 4.3751 with standard deviation 0.48217, 0.52367, and 0.35803 respectively.



## 4.5 Result of Hypotheses Test

To test the hypotheses of the study, the researcher had conduct a few related tests in order to answer the research questions as well as to achieve the research objectives.

### 4.5.1 The Differences between Demographic Factors and Awareness on *Waqf Al-Manqul* at Mosques

#### i. Differences between gender and awareness on *waqf al-manqul* at mosques

The researcher had conducted a test by using Independent sample T-test to determine the differences between gender and the awareness on *waqf al-manqul* at Mosques. It is used to do comparison for a variable that has two mean in order to test if there any significant differences between male and female; and the awareness on *waqf al-manqul* at Mosques. The hypothesis as follow:

H<sub>0</sub>1: There is no significant difference between gender and the awareness on *waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>1: There is a significant difference between gender and the awareness on *waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Table 4.4: *Independent Sample T-Test for gender*

Gender	Mean	Standard Deviation	T-Value	Sig.
Male	3.9351	0.38896	0.313	0.022
Female	3.9128	0.53470		

The result of the above Table shows that the mean value of male is 3.9351 higher than the mean value of female 3.9128. It means that the male has more the awareness on *waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu,

Kedah compared to female. The mean difference is only 0.0223 while t-value is 0.313 and its significant level is less than 0.05. Since the significant level ( $p\text{-value} = 0.022$ ) is lower than the acceptable level of 0.05. Therefore, the alternative hypothesis ( $H_a1$ ) is accepted while the null hypothesis ( $H_o1$ ) is rejected. Hence, it can be concluded that there is a significant difference between gender (male and female) and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

## ii. Differences between age and the awareness on *waqf al-manqul* at mosques

The researcher had conducted a test by using One-way ANOVA test to determine the differences between age and the awareness on *waqf al-manqul* at Mosques. It is used to test for variable that has more than two groups in order to test if there any significant differences between group of age and the awareness on *waqf al-manqul* at Mosques. The hypothesis as follow:

$H_o2$ : There is no significant difference between age and the awareness on *waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

$H_a2$ : There is a significant difference between age and the awareness on *waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Table 4.5: One-way ANOVA for age

Age	Mean	Standard Deviation	F-value	Sig.
Below 30 years old	3.8590	0.40536	1.848	0.140
30-39 years old	3.9981	0.45661		
40-49 years old	4.0319	0.43423		
50 years old and above	3.8500	0.45933		

The table above presents the results of the ANOVA for group of age. As for the age factor, the mean for the four groups; below 30 years old, 30-39 years old, 40-49 years old, and 50 years old and above were 3.8590, 3.9981, 4.0319, 3.8500 with standard deviation 0.40536, 0.45661, 0.43423, and 0.45933 respectively. Moreover, the result of the F-value of the age is 1.848 with the significant value (p-value = 0.140). The significant value for this factor is more than the Alpha value of 0.05. Therefore, the p-value for this factor is not significant and null hypothesis ( $H_0$ ) is failed to be rejected. It means that the alternative hypothesis ( $H_a$ ) is failed to be accepted. Thus, it can be concluded that there is no significant difference between group of age and the awareness on *waqf al-manqul* at Mosques.

### iii. Differences between educational level and the awareness on *waqf al-manqul* at mosques

The researcher had conducted a test by using One-way ANOVA test to determine the differences between educational level and the awareness on *waqf al-manqul* at mosques. It is used to test for variable that has more than two groups in order to test if there any significant differences between group of educational level and the awareness on *waqf al-manqul* at mosques. The hypothesis as follow:

$H_0$ 3: There is no significant difference between educational level and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

$H_a$ 3: There is a significant difference between educational level and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Table 4.6: *One-way ANOVA for Educational Level*

<b>Educational Level</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>F-value</b>	<b>Sig.</b>
SPM	3.9012	0.46156	0.486	0.692
STPM/Diploma/Certificate	3.9792	0.45692		
Bachelor Degree	3.9363	0.43763		
Master Degree	3.7917	0.29226		

The table above presents the results of the ANOVA for group of educational level. As for the educational level factor, the mean for the four groups; SPM, STPM / Certificate / Diploma, Bachelor Degree, and Master Degree were 3.9012, 3.9792, 3.9363, and 3.7917 with standard deviation 0.46156, 0.45692, 0.43763 and 0.29226 respectively. Moreover, the result of the F-value of the educational is 0.486 with the significant value (p-value = 0.692). The significant value for this factor is more than the Alpha value of 0.05. Therefore, the p-value for this factor is not significant and null hypothesis ( $H_0$ ) is failed to be rejected. It means that the alternative hypothesis ( $H_a$ ) is failed to be accepted. Thus, it can be concluded that there is no significant difference between group of educational level and the awareness on *waqf al-manqul* at mosques.

#### **iv. Differences between occupation and the awareness on *waqf al-manqul* at mosques**

The researcher had conducted a test by using One-way ANOVA test to determine the differences between occupation and the awareness on *waqf al-manqul* at mosques. It is used to test for variable that has more than two groups in order to test if there any significant differences between group of occupation and the awareness on *waqf al-manqul* at mosques. The hypothesis as follow:

H<sub>0</sub>4: There is no significant difference between occupation and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>4: There is a significant difference between occupation and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Table 4.7: *One-way ANOVA for Occupation*

Occupation	Mean	Standard Deviation	F-value	Sig.
Employed for wages	3.9371	0.44188	1.818	0.128
Self-employed	3.9471	0.40356		
Student	3.9226	0.44753		
Housewife	3.7121	0.62980		
Retirees	4.0556	0.31534		

The table above presents the results of the ANOVA for group of occupation. As for the occupation factor, the mean for the five groups; employed for wages, self-employed, student, housewife, and retirees were 3.9371, 3.9471, 3.9226, 3.7121, and 4.0556 with standard deviation 0.44188, 0.40356, 0.44753, 0.62980 and 0.31534 respectively.

Moreover, the result of the F-value of the educational is 1.818 with the significant value (p-value = 0.128). The significant value for this factor is more than the Alpha value of 0.05. Therefore, the p-value for this factor is not significant and null hypothesis (H<sub>0</sub>4) is failed to be rejected. It means that the alternative hypothesis (H<sub>a</sub>4) is failed to be accepted. Thus, it can be concluded that there is no significant difference between group of occupation and the awareness on *waqf al-manqul* at mosques.

**v. Differences between monthly income and the awareness on *waqf al-manqul* at mosques**

The researcher had conducted a test by using One-way ANOVA test to determine the differences between monthly income and the awareness on *waqf al-manqul* at mosques. It is used to test for variable that has more than two groups in order to test if there any significant differences between group of monthly income and the awareness on *waqf al-manqul* at mosques. The hypothesis as follow:

H<sub>05</sub>: There is no significant difference between monthly income and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a5</sub>: There is a significant difference between monthly income and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Table 4.8: *One-way ANOVA for Monthly Income*

Monthly Income	Mean	Standard Deviation	T-Value	Sig.
Below RM1, 000.00	3.8662	0.46129	3.135	0.046
RM1, 001.00 – RM5, 000.00	4.0162	0.44612		
RM5, 001.00 and above	3.7813	0.32471		

The table above presents the results of the ANOVA for group of monthly income. As for the monthly income factor, the mean for the three groups; below RM1, 000.00, RM1, 001.00 – RM5, 001.00 and RM5, 001.00 and above were 3.8662, 4.0162, and 3.7813 with standard deviation 0.46129, 0.44612, and 0.32471 respectively. Moreover, the result of the F-value of the educational is 3.135 with the significant value (p-value

= 0.046). The significant value for this factor is less than the Alpha value of 0.05. Therefore, the p-value for this factor is significant and the alternative hypothesis ( $H_{a5}$ ) is accepted while the null hypothesis ( $H_{o5}$ ) is rejected. Hence, it can be concluded that there is a significant difference between monthly income and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

#### **4.5.2 The Relationship between Religious, Social Influences, and Financial; and Awareness on *Waqf Al-Manqul* at Mosques**

The Pearson Correlation analysis is used to examine the significant relationship between independent variables and dependent variable. The strength of relationship also can be identified through this analysis. The value for Pearson Correlation coefficient can vary from -1 to +1, in which -1 is considered as a perfect negative correlation while +1 is defined as a perfect positive correlation as well as 0 indicated as no relationship at all. (Pallant, 2013). Evans (1996) suggests for the absolute value of Pearson Correlation to identify the strength of relationship between independent variables and dependent variable which are 0.00-.19 “very weak”, 0.20-0.39 “weak”, 0.40-0.59 “moderate”, 0.60-0.79 “strong”, and 0.80-1.0 “very strong”. The hypotheses as follow:

##### **i. Religious Values**

$H_{o6}$ : There is no significant relationship between religious values and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a6</sub>: There is a significant relationship between religious values and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

## ii. Social Influences

H<sub>o7</sub>: There is no significant relationship between social influences and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a7</sub>: There is a significant relationship between social influences and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

## iii. Financial

H<sub>o8</sub>: There is no significant relationship between financial and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a8</sub>: There is a significant relationship between financial and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Table 4.9: Result of Pearson Correlation Test

Dependent variable	Independent variable	Pearson Correlation	Sig.
Awareness on <i>Waqf al-manqul</i> at mosques	Religious values	0.865	0.000**
	Social Influences	0.551	0.000**
	Financial	0.084	0.280

\*\* . Correlation is significant at the 0.01 level (2-tailed).



The table shows the result of Pearson Correlation test to examine the significant relationship between independent variables (religious values, social influences, and financial) and dependent variable (awareness on *waqf al-manqul* at mosques). Based on the result, religious values and social influences have a significant value at 0.000 with Pearson Correlation value 0.865 and 0.551 respectively. Religious values was indicated to have a very strong positive relationship towards the awareness on *Waqf al-manqul* at Mosques since the Pearson Correlation value is 0.865 (86.5%) while social influences have a moderate positive relationship towards the awareness on *Waqf al-manqul* at Mosques since the Pearson Correlation value is 0.551 (55.1%). It can be clarified there is a significant relationship between religious values and social influences; and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah. Thus, the alternative hypothesis ( $H_{a6}$  and  $H_{a7}$ ) is accepted while the null hypothesis ( $H_{o6}$  and  $H_{o7}$ ) is rejected.

Meanwhile, financial have a significant value at 0.280 with Pearson Correlation value 0.084. Financial was indicated to have a very weak positive relationship towards the awareness on *Waqf al-manqul* at Mosques since the Pearson Correlation value is 0.084 (8.4%). It can be explained there is no significant relationship between financial and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah. Hence, the alternative hypothesis ( $H_{a8}$ ) is failed to be accepted and null hypothesis ( $H_{o8}$ ) is failed to be rejected.

#### **4.5.3 The Influence between Religious, Social Influences, and Financial; and Awareness on *Waqf Al-Manqul* at Mosques**

In order to answer research question number three as well as to achieve the research objective number three, the research had conducted multiple linear regression analysis to test the developed hypotheses. Results from multiple linear regression analysis provided information of the variance of dependent variable that can be explained by the independent variables. Any violation of the basic assumption such as ratio of cases to independent variables, outlier, linearity, normality, as well as multicollinearity need to be examined in this analysis (Coakes & Steed, 2007). The hypotheses as follow:

##### **i. Religious Values**

H<sub>0</sub>9: There is no significant influence between religious values and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>9: There is a significant influence between religious values and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

##### **ii. Social influences**

H<sub>0</sub>10: There is no significant influence between social influences and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>10: There is a significant influence between social influences and the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

### iii. Financial

H<sub>0</sub>11: There is no significant influence between financial and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

H<sub>a</sub>11: There is a significant influence between financial and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

Table 4.10: *Result of Multiple Linear Regression*

Variables	Unstandardized coefficient		Standardized coefficient	t	Sig.
	B	Std. Error	Beta		
Constant	1.117	0.248		4.503	0.000
Religious Values	0.758	0.044	0.883	17.093	0.000
Social Influences	-0.023	0.048	-0.025	-0.487	0.627
Financial	-0.024	0.050	-0.019	-0.478	0.633

Significant Value = 0.000

R<sup>2</sup> = 0.748

F Value = 163.669

Table multiple regression shows the result of multiple linear regression for this study.

R<sup>2</sup> explained the percentage of variance in the dependent variable that can be explained by the independent variables. The higher the value of R<sup>2</sup> the better model fits with the data. Based on the table, the regression model indicates that R<sup>2</sup> for this study is 0.748.

It means that 74.8% of the variance of the awareness on *Waqf al-manqul* at Mosques can be explained by all the independent variables which are religious values, social influences and financial. Meanwhile, the remaining percentage of variation which is 25.2% may explained by other variables which are not covered in this study.

According to the finding, only one independent variable which is religious values was found significantly at p-value less than 0.05. It is mean only religious values have a

significant influence on the awareness on *Waqf al-manqul* at Mosques, while the rest of two independent variable which are social influences and financial have no significant influence on the awareness on *Waqf al-manqul* at Mosques.

Besides that, through this analysis Unstandardized beta coefficient (B) was set out to compare and explain which independent variables that most influential on dependent variable. Based on the result, religious values indicated the most influential on the awareness on *Waqf al-manqul* at Mosques with the beta value 0.758. Therefore, religious values had positive impact on the awareness on *Waqf al-manqul* at Mosques.

Hence, the researcher had summarized the result through an equation as below:

$\gamma = \alpha + \beta_1x_1 + \beta_2x_2 + \beta_3x_3$	
$\gamma = 1.117 + 0.758x_1 - 0.023x_2 - 0.024x_3$	
where;	
$\gamma$	= Awareness on <i>Waqf al-manqul</i> at Mosques
$\alpha$	= Constant
$\beta_1x_1$	= Religious Values
$\beta_2x_2$	= Social Influences
$\beta_3x_3$	= Financial

From the above equation, it can be explained as 1 unit of religious values increase would be increased 0.758 units of awareness on *Waqf al-manqul* at Mosques. Therefore, consequently from the analysis, it can be concluded that only religious values have a significant influence towards the awareness on *Waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.

#### **4.6 Summary**

This chapter had been discussed the research design, sampling design, data collection method, measurement of variable, content validity of instrument, questionnaire design, pilot study, factor analysis, reliability of the instrument, and data analysis techniques. In the next chapter, the researcher will be presented all the results and finding on the analysis of data of this study.



## CHAPTER FIVE

### CONCLUSION AND RECOMMENDATION

#### 5.0 Introduction

This chapter clarifies on the discussion and recommendations obtained from this study. First of all, the finding of this study will be discussed. Next, this chapter will present the contribution of the study. Finally, it will be ended with recommendations for future study and conclusion along the way to complete the study.

#### 5.1 Summary of the Finding

This section will recapitulate the finding obtained as discussed precisely in chapter four. It will summarize separately based on three objectives in this study. Firstly, the objective of the study is to determine the differences between demographic factors (gender, age, education level, occupation and monthly income) and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. Secondly, this study aims to examine the significant relationship between religious values, social influences and financial; and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. Lastly, this study aims to identify the significant factors between religious values, social influences and financial that influence the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. The researcher was summarized all of these research objectives separately.

### **5.1.1 To Determine the Differences between Demographic Factors and the Awareness on *Waqf al-Manqul* at Mosques among Rural Areas Muslim Community in Kubang Pasu, Kedah.**

As mentioned in chapter one, the first objective of the study is to determine the differences between demographic factors (gender, age, education level, occupation and monthly income) and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. The demographic factors included gender, age, educational level, occupation and monthly income were examined in this study. The gender was analyzed by using Independent Sample T-Test while age, educational level, occupation and monthly income were analyzed by using One Way Analysis of Variance (ANOVA).

Based on the results and findings were obtained from Independent Sample T-Test in this study, it can be indicated that there is a significant difference between gender and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah with the significant value 0.022 where less than 0.05. Therefore, the alternative hypothesis ( $H_{a1}$ ) is accepted while the null hypothesis ( $H_{o1}$ ) is rejected.

The results and findings were obtained from One Way Analysis of Variance (ANOVA), the researcher found that group of age, educational level and occupation have no significant difference between age, educational level and occupation; and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah with the significant value 0.692, 0.128, and 0.046 respectively. Hence, it means that the alternative hypothesis ( $H_{a2}$ ,  $H_{a3}$ , and  $H_{a4}$ ) is failed to be accepted and null hypothesis ( $H_{o2}$ ,  $H_{o3}$ , and  $H_{o4}$ ) is failed to be rejected. Meanwhile, there is a significant difference between monthly income and the awareness on *waqf al-manqul* at mosques

among rural areas Muslim community in Kubang Pasu, Kedah with the significant value 0.046 where less than 0.05. Therefore, the alternative hypothesis ( $H_{a5}$ ) is accepted while the null hypothesis ( $H_{o5}$ ) is rejected. Thus, the first of research objective has been achieved in this study. The summarization of result can be referred in the table as below:

Table 5.1: *Summarization of Result for Differences between Demographic Factors and the Awareness on Waqf al-Manqul at Mosques*

No.	Demographic Factor	Result of hypotheses	Sig.
1.	Gender	There is a significant difference between gender and the awareness on <i>waqf al-manqul</i> at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.022
2.	Age	There is no significant difference between age and the awareness on <i>waqf al-manqul</i> at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.140
3.	Educational level	There is no significant difference between educational level and the awareness on <i>waqf al-manqul</i> at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.692
4.	Occupation	There is no significant difference between occupation and the awareness on <i>waqf al-manqul</i> at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.128
5.	Monthly income	There is a significant difference between monthly income and the awareness on <i>waqf al-manqul</i> at Mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.046



**5.1.2 To Examine the Significant Relationship between Religious Values, Social Influences and Financial; and the Awareness on *Waqf Al-Manqul* at Mosques Among Rural Areas Muslim Community in Kubang Pasu, Kedah.**

The second research objective in this study is to examine the significant relationship between religious values, social influences and financial; and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. In order to achieve this research objective, the researcher had conducted Pearson Correlation analysis.

The researcher found that religious value and social influences have a significant relationship towards the awareness on *waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah. Religious values have a very strong positive relationship towards the awareness on *waqf al-manqul* at Mosques with the percentage 86.5%, while social influences have a moderate positive relationship with the percentage 55.1%. Meanwhile, financial have no significant relationship towards the awareness on *waqf al-manqul* at Mosques among rural areas Muslim community in Kubang Pasu, Kedah. Thus, financial have a very weak positive relationship towards the awareness on *waqf al-manqul* at Mosques with the percentage 8.4%. Thus, the second of research objective has been achieved in this study. The summarization of result can be referred in the table as below:

Table 5.2: *Summarization of Result for Relationship between Religious Values, Social Influences and Financial; and the Awareness on Waqf al-Manqul at Mosques*

No.	Independent variables	Result of hypotheses	Sig.
1.	Religious values	There is a significant relationship between religious values and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.000**
2.	Social Influences	There is a significant relationship between social influences and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.000**
3.	Financial	There is no significant relationship between financial and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah	0.280

### 5.1.3 To Identify the Significant Factors between Religious Values, Social Influences, and Financial that influence the Awareness on *Waqf al-Manqul* at Mosques among Rural Areas Muslim Community in Kubang Pasu, Kedah.

As mentioned in chapter one, third research objective is to identify the significant influence between religious values, social influences and financial that influence the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. In order to achieve this research objective, the researcher had conducted a multiple linear regression analysis to test the influence of independent variables and dependent variable.

The result was indicated that 74.8% of the variation of the awareness on *waqf al-manqul* at mosques can be explained by all three of independent variables which are religious values, social influences, and financial. Furthermore, religious values a significant

influence towards the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. The summarization of result can be referred in the table as below:

Table 5.3: *Summarization of Result the Influence between Religious Values, Social Influences, and Financial; and the Awareness on Waqf al-Manqul at Mosques*

No.	Independent variables	Result of hypotheses	Sig.
1.	Religious values	There is a significant influence between religious values and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.000
2.	Social Influences	There is no significant influence between social influences and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.627
3.	Financial	There is a significant influence between financial and the awareness on <i>waqf al-manqul</i> at mosques among rural areas Muslim community in Kubang Pasu, Kedah.	0.633

## 5.2 Contribution of study

There are some recommendation that can be extracted from the study. Regarding to this study found that social influences among rural areas Muslim community in Kubang Pasu, Kedah the awareness on *waqf al-manqul* at mosques might moderate as well as lack of financial resources might influence the awareness on *waqf al-manqul* at mosques.

In addition, social influence is an important role to influences someone's awareness to contribute in *waqf al-manqul* at mosques. Action of people around will give big impact to someone to do something. Logically, if someone see his friend did a good deed, then he also will influenced by his friend's action. For this reason, the influence of interaction between individuals must be very strong. Furthermore, the important one is interpersonal relationship will influence someone to raise and increase their awareness on *waqf al-manqul* at mosques.

Hence, based on the underpinning theory, this study gave an insight how this can be related with the Self-Awareness Theory (SAT) and charitable giving in order to raise the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah.

### 5.3 Recommendation for future research

In this study, the factors that influencing the awareness on *waqf al-manqul* at mosques is 74.8%. The factors are religious values, social influences and financial. It can be indicated the remaining percentage may affecting by other factors.

In order to raise the awareness on *waqf al-manqul* at mosques, the further research should be conducted to boost up the awareness among Muslim community. The researcher should provide a better insight or develop a theoretical framework that might give a better impact on the awareness on *waqf al-manqul* at mosques. In addition, the further researcher should be conducted the research in qualitative method to enable the researcher to make judgments about the levels of awareness on *waqf al-manqul* at mosques to increase the precisely of finding and result.

*Waqf al-manqul* at mosques needs to be widely promoted as an important instrument in the Islamic economy. To ensure the implementation of the viable *waqf* development program achieves the potential and carry out its true role the need to ensure information and mobilization through words related to the objective of making positive *waqf* words. It is the responsibility of scholars, advocates and scholars of Islam to be aware of the general public. Interpretation and understanding of *waqf* need to be corrected to enlarge *waqf's* contribution scope. Through promotion efforts, the awareness of *waqf* practice can be improved. The *waqf* institution itself is responsible for conducting promotions and campaigns to explain the advantages of *waqf* practice (Norazlina & Abdul Rahim, 2011; Wan Ariffin, Mohd Syahiran & Hasan, 2008).

In addition, In order for the *waqf* system to be effective and sustainable, it is important that the public be informed of the benefits of *waqf al-manqul*. The need for public awareness of the benefits of *waqf* should be handled well with the understanding of

characteristic *waqf al-manqul*. It is important to design an appropriate public awareness program at the mosque. It is also important that potential benefits and long term achievements are clearly addressed and published regularly so that people are assured of the use of their contributed assets.

Hopefully, the study can expand the knowledge on the related fields and can be a benchmark in order to help the Muslim community to raise their awareness on *waqf al-manqul* at mosques.

#### **5.4 Conclusion**

The main purpose of this study was to assess the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah which involved several factors such as religious values, social influences and financial. Based on the results and finding, the study had achieved the research objectives which are, firstly is to determine the differences between demographic factors (gender, age, education level, occupation and monthly income) and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah, secondly is to examine the significant relationship between religious values, social influences and financial; and the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah and thirdly is to identify the significant factors between religious values, social influences and financial that influence the awareness on *waqf al-manqul* among rural areas Muslim community in Kubang Pasu, Kedah.

Concisely, this study had provided insight on the awareness on *waqf al-manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah that it will be able to help in raise the awareness among Muslim. Thus, it is really essential for future

researches by other researchers to conduct in depth study about awareness on *waqf al-manqul* at mosques since it is crucial to achieve the *Maqasid Shariah* as it can help to protect religion, life, intellectual, progeny and wealth.



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## **APPENDICES**

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### **APPENDIX A**

Questionnaire

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### **APPENDIX B**

Reliability Test for Pilot Study

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### **APPENDIX C**

Reliability Test for Actual Study

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### **APPENDIX D**

Normality Test

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### **APPENDIX E**

Descriptive Statistics:  
Profile of the Respondents  
Mean and Standard Deviation

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### **APPENDIX F**

Inferential Statistics: Independent Sample T-Test

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### **APPENDIX G**

Inferential Statistic: One-Way ANOVA

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### **APPENDIX H**

Inferential Statistics: Pearson Correlation

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### **APPENDIX I**

Inferential Statistics: Multiple Linear Regression

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### **APPENDIX J**

Others

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## **APPENDIX A**

### Questionnaire

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Othman Yeop Abdullah  
Graduate School of Business  
Universiti Utara Malaysia

**“THE AWARENESS ON *Waqf Al-Manqul* AT MOSQUES AMONG RURAL  
AREAS MUSLIM COMMUNITY IN KUBANG PASU, KEDAH”**

Dear Participant,

This questionnaire is designed to study the awareness on *Waqf Al-Manqul* at mosques among rural areas Muslim community in Kubang Pasu, Kedah. The purpose of this survey is used for Research Paper for Islamic Business Studies of Master of Islamic Business Studies. As for your information, *Waqf Al-Manqul* is one of the types of *waqf* property which can be move such as Al-Quran, prayer mat, prayer veil, corpse van, furniture, religious reading material, water filter and etc. Your response will be kept strictly confidential and solely for academic research purposes only. Thank you very much for your time and cooperation. I am greatly appreciate your help in this research.

*Peserta yang dihormati,*

*Soal selidik ini bertujuan untuk mengkaji tentang kesedaran mengenai Waqf Al-Manqul di masjid dalam kalangan komuniti Muslim kawasan luar bandar di Kubang Pasu, Kedah. Tujuan kajian ini adalah digunakan untuk Kertas Penyelidikan untuk Pengajian Perniagaan Islam bagi Sarjana Pengajian Perniagaan Islam. Untuk maklumat anda, Waqf Al-Manqul adalah salah satu jenis harta waqf yang boleh bergerak seperti Al-Quran, sejadah, telekung, van jenazah, perabot, bahan bacaan agama, penapis air dan lain-lain lagi. Maklum balas anda akan dirahsiakan dan semata-mata untuk tujuan penyelidikan akademik sahaja. Terima kasih untuk masa dan kerjasama. Saya sangat menghargai bantuan anda dalam peyelidikan ini.*

Yours Sincerely,

HALISATUN NADIYA BINTI SALIM (823790)

MOBILE: 013-4624423

MASTER OF ISLAMIC BUSINESS STUDIES

UNIVERSITI UTARA MALAYSIA

## SECTION A: DEMOGRAPHIC PROFILE

### SEKSYEN A: PROFIL DEMOGRAFI

Please (✓) on the answer form that best describes your answer.

Sila (✓) pada borang jawapan yang paling menggambarkan jawapan anda.

1. Gender / Jantina ☐ Male / Lelaki  
☐ Female / Perempuan
2. Age / Umur ☐ Below 30 years old / Bawah 30  
☐ 30-39 years old  
☐ 40-49 years old  
☐ 50 years old and above / 50 dan keatas
3. Educational Level /  
Level Pendidikan ☐ SPM  
☐ STPM / Diploma / Certificate  
☐ Bachelor Degree / Ijazah Sarjana Muda  
☐ Master Degree / Ijazah Sarjana  
☐ PhD.
4. Occupation / Pekerjaan ☐ Mekan Gaji / Employed for Wages  
☐ Bekerja Sendiri / Self-employed  
☐ Pelajar / Student  
☐ Suri Rumah / Housewife  
☐ Bersara / Retirees  
☐ Tidak Bekerja / Unemployed
5. Pendapatan Bulanan /  
Monthly Income ☐ Below RM1,000.00 / Bawah RM1,000.00  
☐ RM1, 001.00 – RM5, 000.00  
☐ RM5, 001.00 and above / RM5, 001.00 ke atas

**SECTION B: THE AWARENESS ON WAQF AL - MANQUL**  
**SEKSYEN B: KESEDARAN MENGENAI WAQF AL – MANQUL**

Please circle the following scale of answers on the answer form that best describe your answer.

Sila bulatkan skala jawapan berikut pada borang jawapan yang paling menggambarkan jawapan anda.

1	2	3	4	5
Strongly disagree <i>Sangat Tidak Setuju</i>	Disagree <i>Tidak Setuju</i>	Neutral <i>Neutral</i>	Agree <i>Setuju</i>	Strongly agree <i>Sangat Setuju</i>

6	I know that Waqf is one of <i>sadaqah</i> form. <i>Saya tahu Waqf adalah salah satu bentuk sedekah.</i>	1	2	3	4	5
7	I am aware of existence of Waqf Al – Manqul at mosque. <i>Saya sedar kewujudan Waqf Al - Manqul di masjid.</i>	1	2	3	4	5
8	I know the purpose of Waqf Al – Manqul at mosque. <i>Saya tahu tujuan Waqf Al - Manqul di masjid.</i>	1	2	3	4	5
9	I am aware the importance of Waqf Al – Manqul among Muslim society. <i>Saya sedar kepentingan Wakaf Al - Manqul di kalangan masyarakat Islam.</i>	1	2	3	4	5
10	I know that Waqf Al-Manqul is one of the types of Waqf property which can be moved. <i>Saya tahu bahawa Waqf Al-Manqul adalah salah satu jenis harta Waqf yang boleh bergerak.</i>	1	2	3	4	5
11	I know that Al-Quran, prayer mat, prayer veil, corpse van, furniture, religious reading material, and water filter are some examples of Waqf Al – Manqul at mosque. <i>Saya tahu bahawa Al-Quran, sejadah, telekung, van jenazah, perabot, bahan bacaan agama, dan penapis air adalah beberapa contoh Waqf Al-Manqul di masjid.</i>	1	2	3	4	5
12	I know that property to be waqf for Waqf Al – Manqul need to be physically permanent. <i>Saya tahu bahawa harta yang diwakafkan untuk Waqf Al - Manqul perlu kekal secara fizikal.</i>	1	2	3	4	5
13	I am aware that I can contribute in Waqf Al – Manqul at mosques anytime.	1	2	3	4	5



	<i>Saya sedar bahawa saya boleh menyumbang di Wakaf Al - Manqul di masjid bila-bila masa.</i>					
14	I am realize that the awareness on Waqf Al – Manqul is crucial for me. <i>Saya sedar bahawa kesedaran tentang Waqf Al - Manqul adalah penting bagi saya.</i>	1	2	3	4	5
15	I am aware that doing Waqf Al – Manqul can help in achieving Shariah Objectives (Maqasid Shariah). <i>Saya sedar bahawa melakukan Waqf Al - Manqul dapat membantu dalam mencapai Matlamat Shariah (Maqasid Shariah).</i>	1	2	3	4	5
16	I am aware that Waqf Al – Manqul can bring benefit to Muslim society. <i>Saya sedar bahawa Waqf Al - Manqul boleh memberi manfaat kepada masyarakat Islam.</i>	1	2	3	4	5
17	I am realize that I will continuously receive rewards from Allah if doing Waqf Al – Manqul. <i>Saya sedar akan terus menerima ganjaran dari Allah jika melakukan Waqf Al – Manqul.</i>	1	2	3	4	5

### SECTION C: FACTORS OF THE AWARENESS ON WAQF AL – MANQUL SEKSYEN C: FAKTOR KESEDARAN MENGENAI WAQF AL - MANQUL

Please circle the following scale of answers on the answer form that best describe your answer.

Sila bulatkan skala jawapan berikut pada borang jawapan yang paling menggambarkan jawapan anda.

1	2	3	4	5
Strongly disagree <i>Sangat Tidak Setuju</i>	Disagree <i>Tidak Setuju</i>	Neutral <i>Neutral</i>	Agree <i>Setuju</i>	Strongly agree <i>Sangat Setuju</i>

#### 1. RELIGIOUS VALUES

18	Performing waqf educate me to obey Allah <i>Menunaikan waqf mendidik saya supaya mentaati Allah.</i>	1	2	3	4	5
19	Contributing in waqf teach me to become unselfish person. <i>Menyumbang dalam waqf mendidik saya supaya menjadi hamba yang tidak mementingkan diri.</i>	1	2	3	4	5

20	I can contribute for welfare activities through waqf. <i>Saya dapat menyumbang untuk aktiviti kebajikan melalui waqf</i>	1	2	3	4	5
21	I sincerely performing waqf. <i>Saya ikhlas menunaikan waqf.</i>	1	2	3	4	5
22	I believe performing waqf can help in achieving shariah objective (Maqasid Shariah). <i>Saya percaya menunaikan waqf dapat membantu mencapai Objektif Syariah (Maqasid Shariah).</i>	1	2	3	4	5
23	Contributing in waqf make me closer to Allah. <i>Menyumbang dalam waqf mendekatkan diri saya kepada Allah.</i>	1	2	3	4	5
24	Performing waqf can strengthen the unity of Muslim. <i>Menunaikan waqf dapat mengukuhkan perpaduan umat Islam.</i>	1	2	3	4	5

## 2. SOCIAL INFLUENCES

25	My spouse encourage me to contribute waqf. <i>Pasangan saya menggalakkan saya untuk menyumbangkan waqf.</i>	1	2	3	4	5
26	My siblings encourage me to contribute waqf. <i>Adik-beradik saya menggalakkan saya untuk menyumbangkan waqf.</i>	1	2	3	4	5
27	My friends encourage me to contribute waqf. <i>Kawan-kawan saya menggalakkan saya untuk menyumbangkan waqf.</i>	1	2	3	4	5
28	My relatives encourage me to contribute waqf. <i>Saudara-mara saya menggalakkan saya untuk menyumbangkan waqf.</i>	1	2	3	4	5
29	My neighbours encourage me to contribute waqf. <i>Jiran saya menggalakkan saya untuk menyumbangkan waqf.</i>	1	2	3	4	5
30	My co-worker encourages me to contribute waqf. <i>Rakan sekerja saya menggalakkan saya untuk menyumbangkan waqf.</i>	1	2	3	4	5
31	My employer encourages me to contribute waqf. <i>Majikan saya menggalakkan saya untuk menyumbangkan waqf.</i>	1	2	3	4	5

### 3. FINANCIAL

32	My financial level allows me to contribute waqf <i>Tahap kewangan saya membolehkan saya menyumbang wakaf.</i>	1	2	3	4	5
33	I will contribute to waqf according to my financial ability. <i>Saya akan menyumbang kepada waqf mengikut kemampuan kewangan saya.</i>	1	2	3	4	5
34	Contributing to waqf does not burden me financially. <i>Menyumbang dalam waqf tidak membebankan saya dari segi kewangan saya.</i>	1	2	3	4	5
35	I will allocate some of my money to contribute waqf <i>Saya akan memperuntukkan sebahagian daripada wang saya untuk menyumbang waqf</i>	1	2	3	4	5
36	By buying Al-Qur'an, prayer mat, prayer veil, corpse van, furniture, religious reading material, and water filter and etc will burden me. <i>Dengan membeli al-Qur'an / sejadah / telekung, van jenazah, perabot, bahan bacaan agama, dan penapis air dan sebagainya tidak akan membebankan saya.</i>	1	2	3	4	5
37	I have no financial constraints to contribute waqf. <i>Saya tiada kekangan kewangan untuk menyumbangkan waqf.</i>	1	2	3	4	5



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## **APPENDIX B**

### Reliability Test for Pilot Study

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## RELIABILITY TEST FOR PILOT STUDY

### 1. THE AWARENESS ON *WAQF AL – MANQUL*

**Case Processing Summary**

	N	%
Valid	30	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.879	.889	12

**Item Statistics**

	Mean	Std. Deviation	N
A6	4.60	.621	30
A7	3.83	1.053	30
A8	3.73	1.143	30
A9	4.10	.845	30
A10	3.80	1.031	30
A11	4.27	.907	30
A12	3.93	1.048	30
A13	4.27	.828	30
A14	4.10	.803	30
A15	4.27	.691	30
A16	4.57	.568	30
A17	4.57	.626	30

**Inter-Item Correlation Matrix**

	A6	A7	A8	A9	A10	A11	A12	A13	A14	A15	A16	A17
A6	1.000	.263	.379	.604	.409	.196	-.042	.416	.428	.337	.078	.071
A7	.263	1.000	.936	.756	.445	.337	.083	.369	.510	.442	.451	.305
A8	.379	.936	1.000	.814	.510	.271	.071	.442	.519	.529	.347	.267
A9	.604	.756	.814	1.000	.657	.414	.047	.355	.646	.543	.381	.280
A10	.409	.445	.510	.657	1.000	.502	-.045	.307	.483	.658	.377	.342
A11	.196	.337	.271	.414	.502	1.000	.382	.407	.341	.268	.700	.635
A12	-.042	.083	.071	.047	-.045	.382	1.000	.339	.131	.025	.413	.322
A13	.416	.369	.442	.355	.307	.407	.339	1.000	.477	.414	.474	.430
A14	.428	.510	.519	.646	.483	.341	.131	.477	1.000	.571	.476	.158
A15	.337	.442	.529	.543	.658	.268	.025	.414	.571	1.000	.567	.515
A16	.078	.451	.347	.381	.377	.700	.413	.474	.476	.567	1.000	.811
A17	.071	.305	.267	.280	.342	.635	.322	.430	.158	.515	.811	1.000

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
50.03	46.516	6.820	12

## 2. RELIGIOUS VALUES

**Case Processing Summary**

	N	%
Valid	30	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.874	.884	7

**Item Statistics**

	Mean	Std. Deviation	N
R18	4.50	.572	30
R19	4.70	.466	30
R20	4.47	.629	30
R21	4.63	.556	30
R22	4.60	.563	30
R23	4.70	.466	30
R24	4.47	.629	30

**Inter-Item Correlation Matrix**

	R18	R19	R20	R21	R22	R23	R24
R18	1.000	.582	.383	.596	.749	.582	.287
R19	.582	1.000	.729	.625	.578	.683	.259
R20	.383	.729	1.000	.408	.448	.612	.477
R21	.596	.625	.408	1.000	.727	.625	.013
R22	.749	.578	.448	.727	1.000	.841	.253
R23	.582	.683	.612	.625	.841	1.000	.494
R24	.287	.259	.477	.013	.253	.494	1.000

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
32.07	8.685	2.947	7

### 3. SOCIAL INFLUENCES

**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.838	.808	7

**Item Statistics**

	Mean	Std. Deviation	N
S25	3.27	1.202	30
S26	3.67	.994	30
S27	3.57	.817	30
S28	3.70	.837	30
S29	3.23	.971	30
S30	3.17	1.053	30
S31	4.70	.466	30

**Inter-Item Correlation Matrix**

	S25	S26	S27	S28	S29	S30	S31
S25	1.000	.625	.368	.117	.418	.536	-.099
S26	.625	1.000	.665	.539	.619	.681	.000
S27	.368	.665	1.000	.509	.610	.768	-.081
S28	.117	.539	.509	1.000	.598	.567	-.062
S29	.418	.619	.610	.598	1.000	.770	-.221
S30	.536	.681	.768	.567	.770	1.000	-.035
S31	-.099	.000	-.081	-.062	-.221	-.035	1.000

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
25.30	21.528	4.640	7



#### 4. FINANCIAL

**Case Processing Summary**

	N	%
Valid	30	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.766	.777	6

**Item Statistics**

	Mean	Std. Deviation	N
F32	4.70	.466	30
F33	4.37	.615	30
F34	4.17	.648	30
F35	3.93	.691	30
F36	4.70	.466	30
F37	4.37	.615	30

**Inter-Item Correlation Matrix**

	F32	F33	F34	F35	F36	F37
F32	1.000	.277	.171	.150	1.000	.277
F33	.277	1.000	.447	.384	.277	1.000
F34	.171	.447	1.000	.103	.171	.447
F35	.150	.384	.103	1.000	.150	.384
F36	1.000	.277	.171	.150	1.000	.277
F37	.277	1.000	.447	.384	.277	1.000

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
26.23	5.771	2.402	6

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## **APPENDIX C**

### **Reliability Test for Actual Study**

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## RELIABILITY TEST FOR ACTUAL STUDY

### 1. THE AWARENESS ON *WAQF AL – MANQUL*

**Case Processing Summary**

	N	%
Valid	169	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	169	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.792	12

**Item Statistics**

	Mean	Std. Deviation	N
A6	4.00	.787	169
A7	4.53	.578	169
A8	4.17	.690	169
A9	3.93	.835	169
A10	3.92	.831	169
A11	4.09	.709	169
A12	4.12	.656	169
A13	3.88	.847	169
A14	4.03	.767	169
A15	3.81	.802	169
A16	3.24	1.125	169
A17	3.40	.995	169

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
A6	43.12	24.938	.445	.776
A7	42.59	28.684	.006	.808
A8	42.95	25.455	.449	.777
A9	43.19	24.559	.459	.775
A10	43.20	24.384	.485	.772
A11	43.02	25.523	.423	.779
A12	42.99	25.911	.406	.781
A13	43.24	24.066	.515	.769
A14	43.09	24.962	.457	.775
A15	43.31	25.000	.426	.778
A16	43.88	22.164	.531	.768
A17	43.72	22.881	.545	.765

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
47.12	29.057	5.390	12

## 2. RELIGIOUS VALUES

**Case Processing Summary**

	N	%
Valid	169	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	169	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.784	7

**Item Statistics**

	Mean	Std. Deviation	N
R18	3.63	.835	169
R19	3.88	.847	169
R20	4.01	.791	169
R21	4.02	.783	169
R22	3.93	.835	169
R23	4.14	.758	169
R24	4.17	.699	169

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
R18	24.14	10.075	.502	.758
R19	23.90	10.127	.481	.762
R20	23.77	10.464	.459	.766
R21	23.76	10.042	.561	.746
R22	23.85	10.381	.438	.771
R23	23.63	10.055	.584	.742
R24	23.60	10.455	.552	.750

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
27.78	13.437	3.666	7

### 3. SOCIAL INFLUENCES

**Case Processing Summary**

		N	%
Cases	Valid	169	100.0
	Excluded <sup>a</sup>	0	.0
	Total	169	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.725	7

**Item Statistics**

	Mean	Std. Deviation	N
S25	4.34	.635	169
S26	4.13	.695	169
S27	3.93	.835	169
S28	3.88	.818	169
S29	3.79	.723	169
S30	4.07	.745	169
S31	3.73	.992	169

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
S25	23.53	9.667	.335	.715
S26	23.73	8.268	.661	.644
S27	23.93	8.168	.529	.669
S28	23.99	7.893	.616	.646
S29	24.07	9.578	.289	.725
S30	23.79	8.201	.618	.650
S31	24.14	9.499	.148	.779

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
27.86	11.392	3.375	7

#### 4. FINANCIAL

**Case Processing Summary**

		N	%
Cases	Valid	169	100.0
	Excluded <sup>a</sup>	0	.0
	Total	169	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.736	6

**Item Statistics**

	Mean	Std. Deviation	N
F32	4.55	.499	169
F33	3.79	.723	169
F34	4.50	.599	169
F35	4.53	.501	169
F36	4.51	.501	169
F37	4.53	.501	169

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F32	21.85	3.151	.832	.602
F33	22.61	4.620	-.087	.882
F34	21.91	3.943	.240	.767
F35	21.88	3.205	.791	.613
F36	21.89	3.250	.758	.623
F37	21.88	3.205	.791	.613

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
26.40	4.873	2.207	6

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## **APPENDIX D**

### Normality Test

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## NORMALITY TEST

### 1. THE AWARENESS ON *WAQF AL – MANQUL*

**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
AWARENESS	169	100.0%	0	0.0%	169	100.0%

**Descriptives**

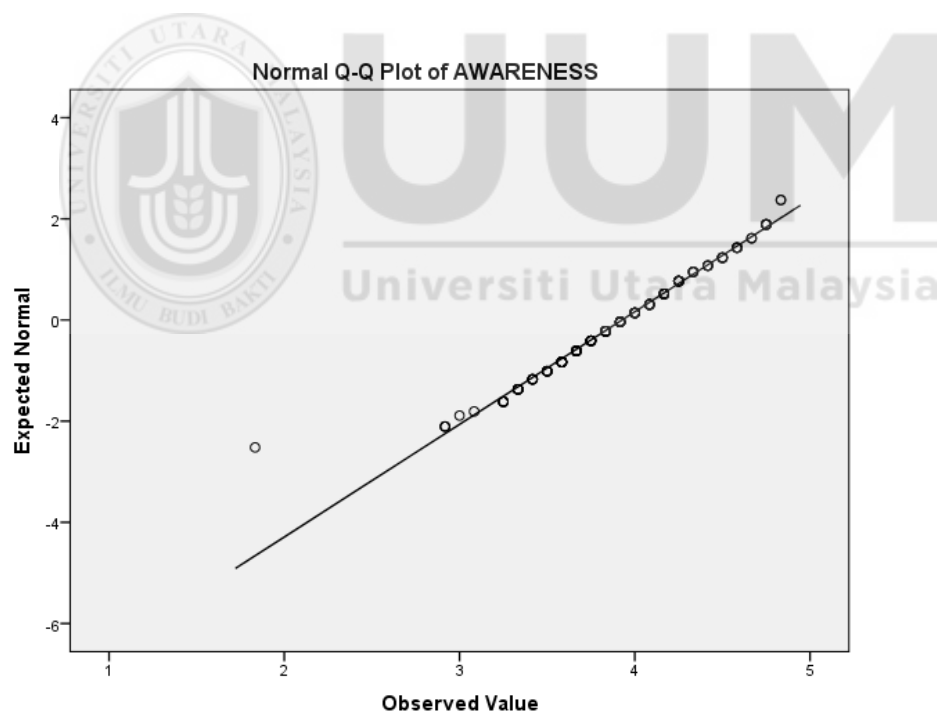
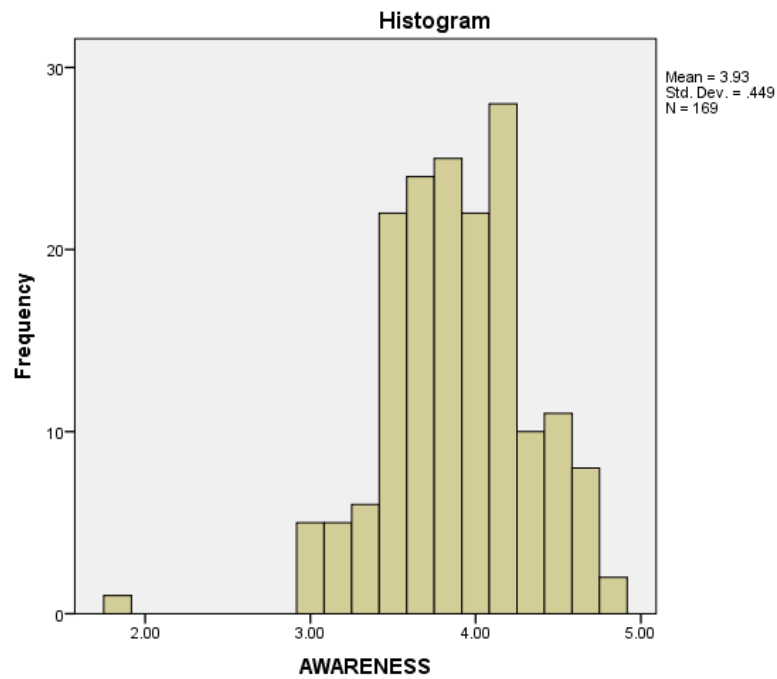
			Statistic	Std. Error
AWARENESS	Mean		3.9265	.03455
	95% Confidence Interval for Mean	Lower Bound	3.8583	
		Upper Bound	3.9947	
	5% Trimmed Mean		3.9367	
	Median		3.9167	
	Variance		.202	
	Std. Deviation		.44921	
	Minimum		1.83	
	Maximum		4.83	
	Range		3.00	
	Interquartile Range		.58	
	Skewness		-.583	.187
	Kurtosis		1.932	.371

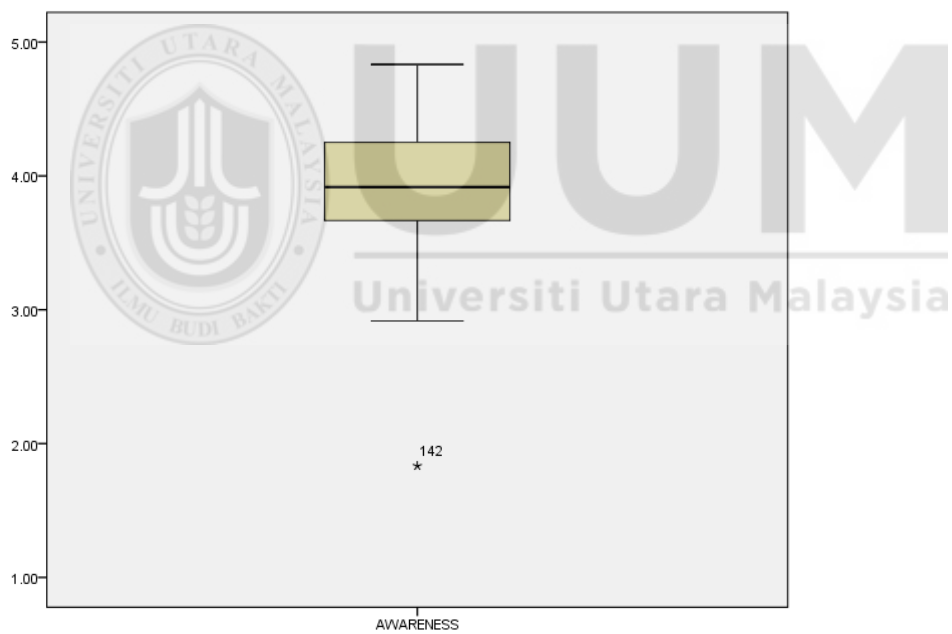
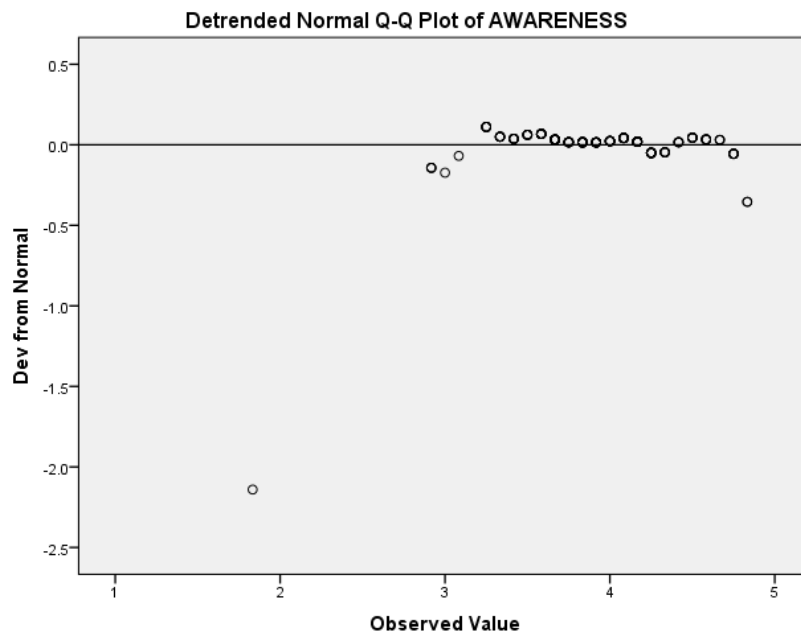
**Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AWARENESS	.053	169	.200*	.970	169	.001

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction





## 2. RELIGIOUS VALUES

**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
RELIGIOUSVALUES	169	100.0%	0	0.0%	169	100.0%

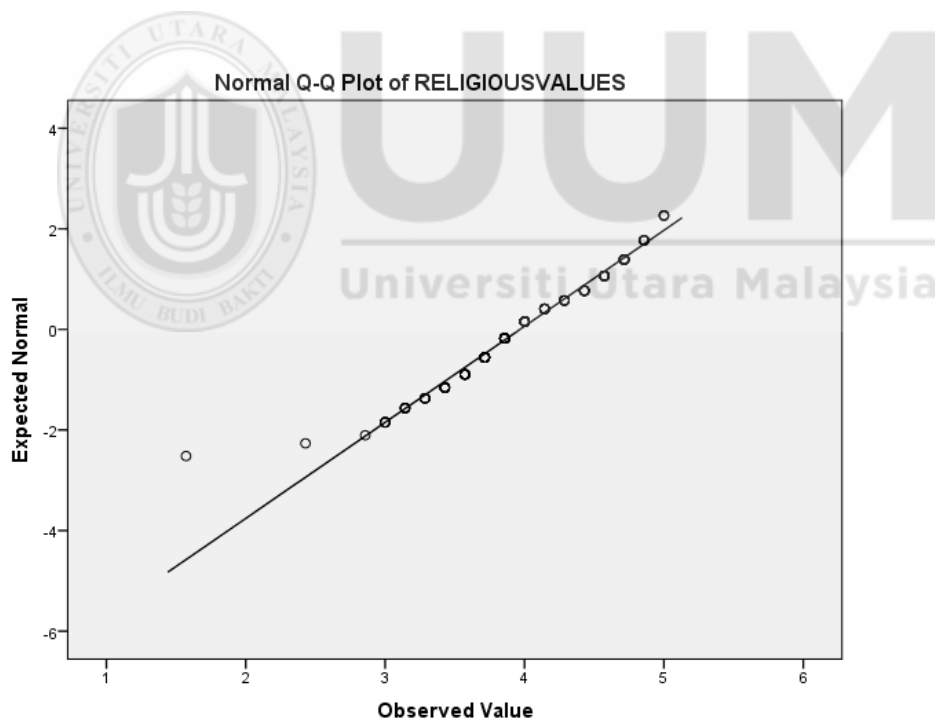
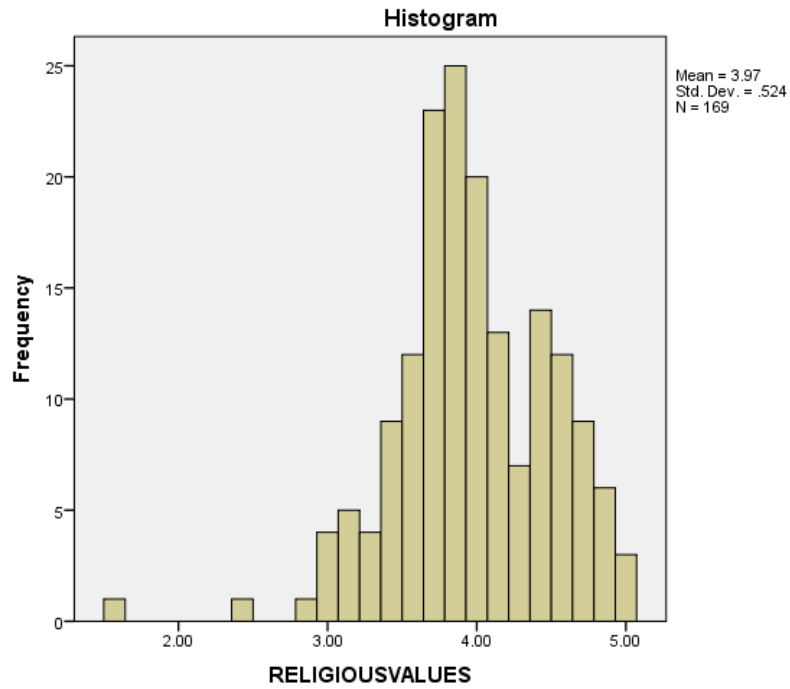
**Descriptives**

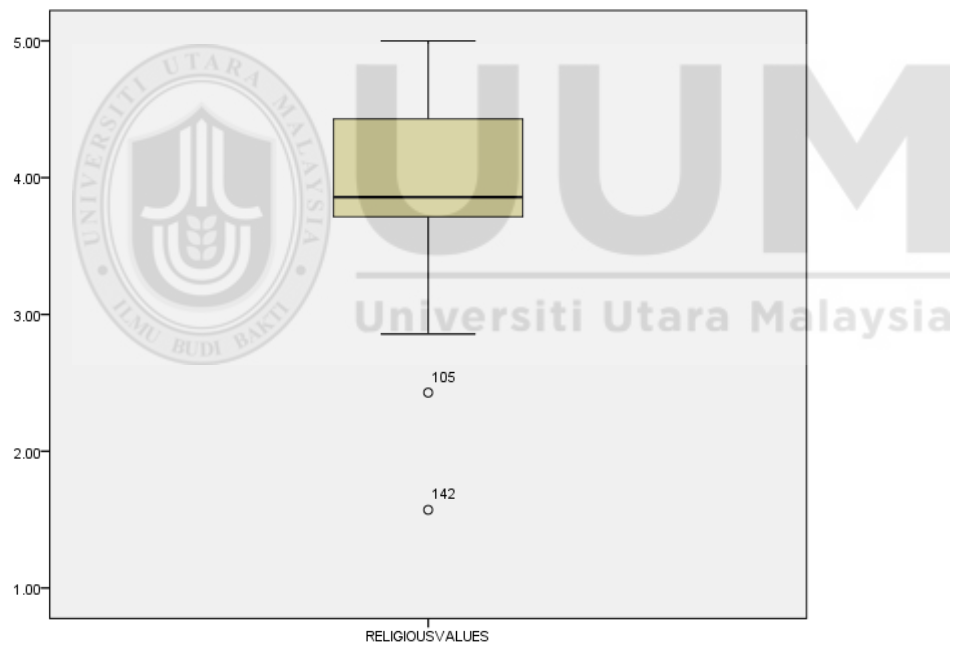
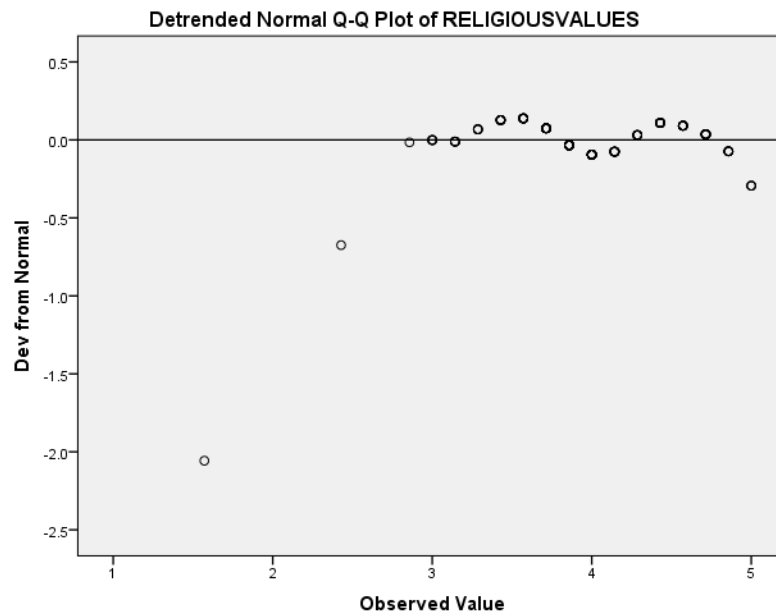
			Statistic	Std. Error
RELIGIOUSVALUES	Mean		3.9679	.04028
	95% Confidence Interval for Mean	Lower Bound	3.8884	
		Upper Bound	4.0474	
	5% Trimmed Mean		3.9822	
	Median		3.8571	
	Variance		.274	
	Std. Deviation		.52367	
	Minimum		1.57	
	Maximum		5.00	
	Range		3.43	
	Interquartile Range		.71	
	Skewness		-.566	.187
	Kurtosis		1.886	.371

**Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RELIGIOUSVALUES	.097	169	.001	.960	169	.000

a. Lilliefors Significance Correction





### 3. SOCIAL INFLUENCES

**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
SOCIALINFLUENCES	169	100.0%	0	0.0%	169	100.0%

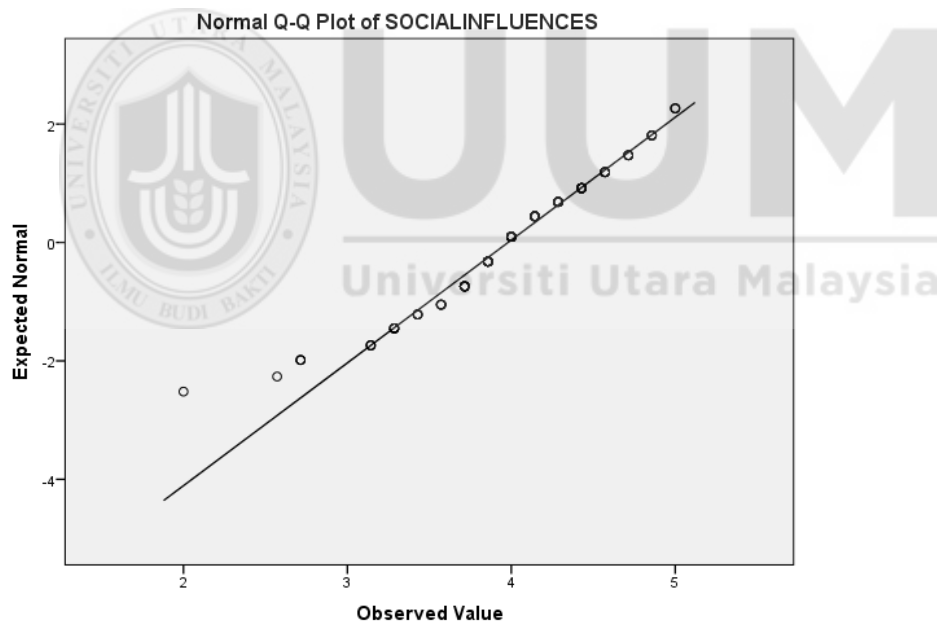
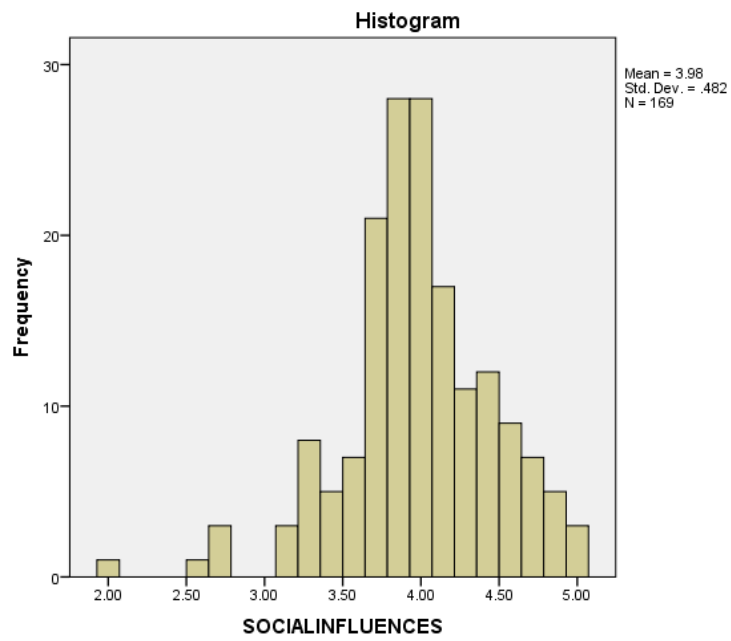
**Descriptives**

			Statistic	Std. Error
SOCIALINFLUENCES	Mean		3.9806	.03709
	95% Confidence Interval for Mean	Lower Bound	3.9073	
		Upper Bound	4.0538	
	5% Trimmed Mean		3.9953	
	Median		4.0000	
	Variance		.232	
	Std. Deviation		.48217	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.57	
	Skewness		-.550	.187
	Kurtosis		1.632	.371

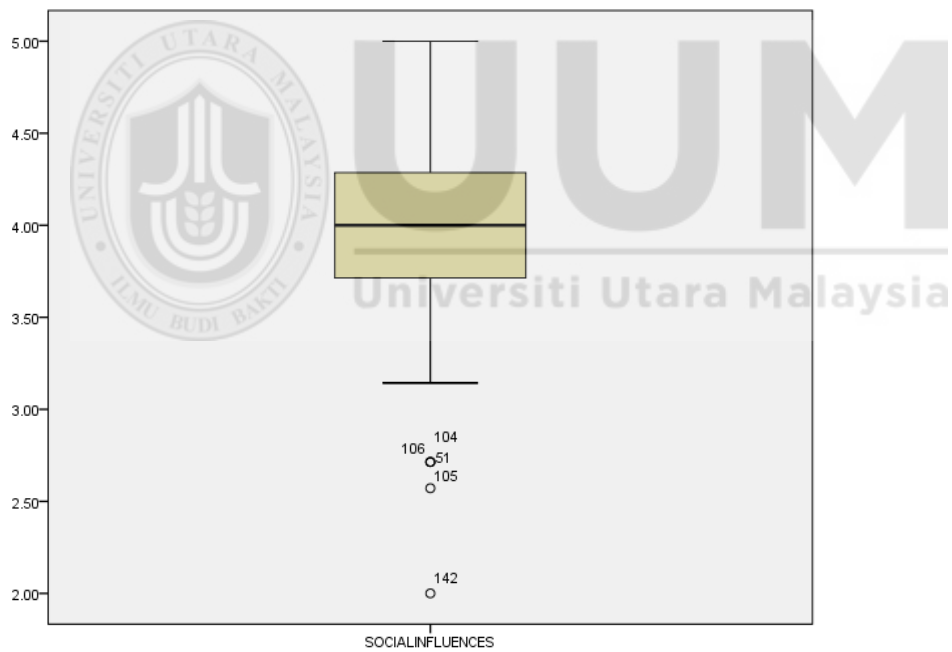
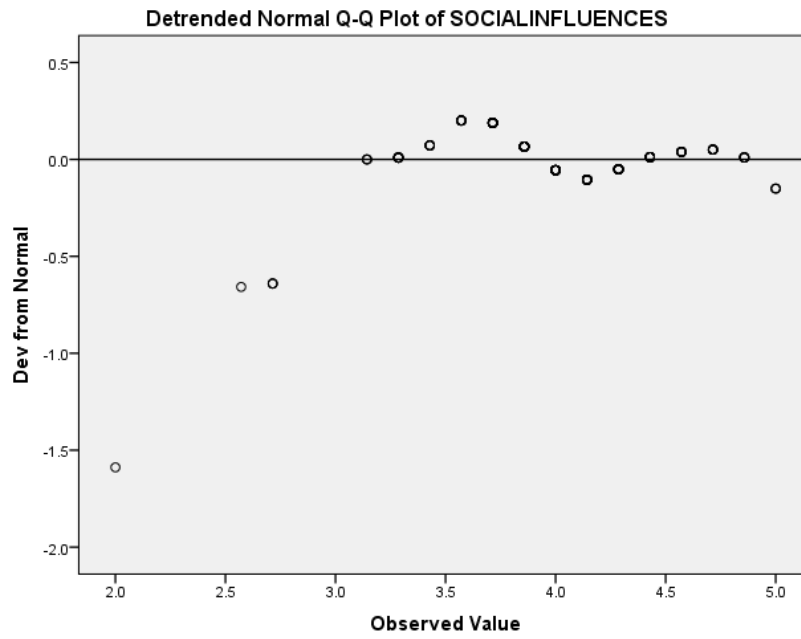
**Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
SOCIALINFLUENCES	.125	169	.000	.960	169	.000

a. Lilliefors Significance Correction







#### 4. FINANCIAL

**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
FINANCIAL	169	100.0%	0	0.0%	169	100.0%

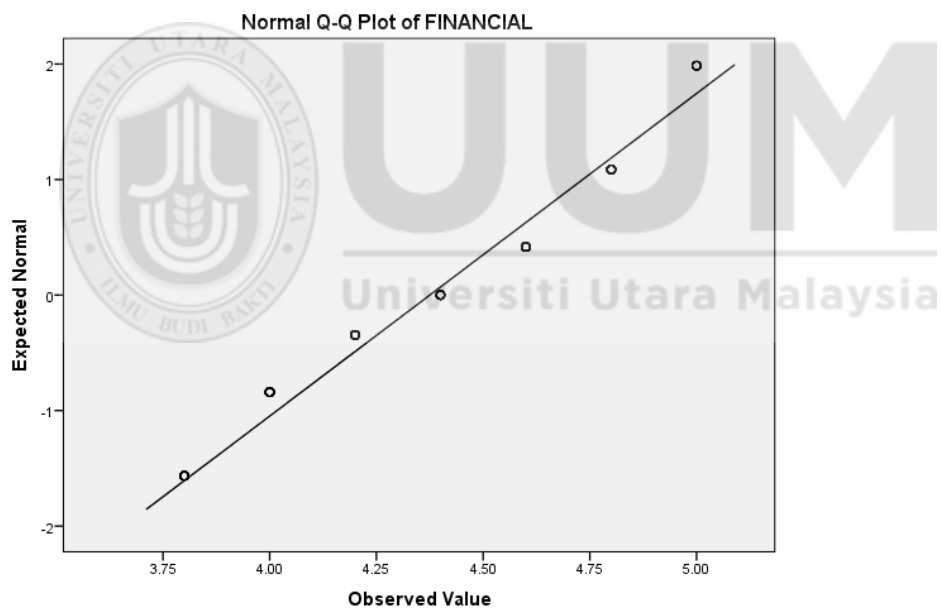
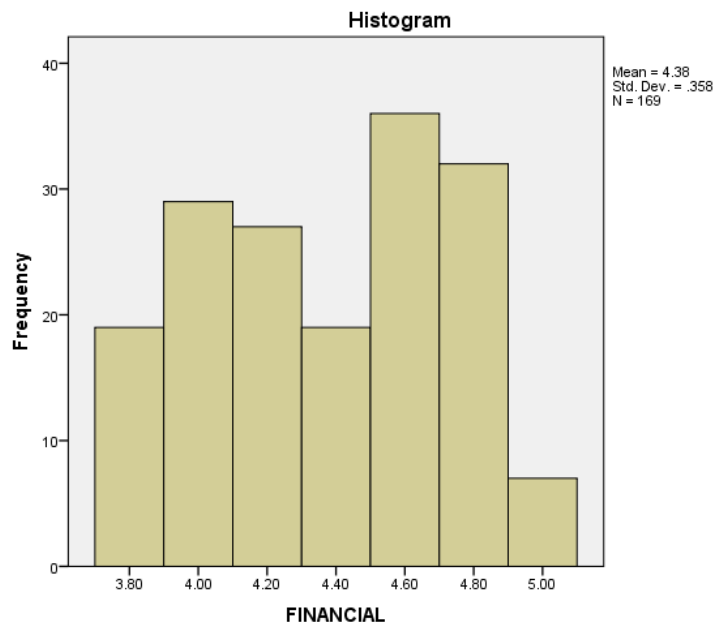
**Descriptives**

			Statistic	Std. Error
FINANCIAL	Mean		4.3751	.02754
	95% Confidence Interval for Mean	Lower Bound	4.3208	
		Upper Bound	4.4295	
	5% Trimmed Mean		4.3743	
	Median		4.4000	
	Variance		.128	
	Std. Deviation		.35803	
	Minimum		3.80	
	Maximum		5.00	
	Range		1.20	
	Interquartile Range		.60	
	Skewness		-.094	.187
	Kurtosis		-1.222	.371

**Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
FINANCIAL	.179	169	.000	.921	169	.000

a. Lilliefors Significance Correction



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## **APPENDIX E**

Descriptive Statistics:  
Profile of the Respondents  
Mean and Standard Deviation

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## DESCRIPTIVE STATISTICS

### PROFILE OF THE RESPONDENTS

Statistics						
		Gender	Age	EducationalLevel	Occupation	MonthlyIncome
N	Valid	169	169	169	169	169
	Missing	0	0	0	0	0
Mean		1.38	2.82	1.79	2.43	1.64

#### 1. GENDER

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	104	61.5	61.5	61.5
Female	65	38.5	38.5	100.0
Total	169	100.0	100.0	

#### 2. AGE

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below 30	26	15.4	15.4	15.4
30-39	44	26.0	26.0	41.4
40-49	34	20.1	20.1	61.5
50 and above	65	38.5	38.5	100.0
Total	169	100.0	100.0	

#### 3. EDUCATIONAL LEVEL

EducationalLevel				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SPM	81	47.9	47.9	47.9
STPM / Diploma / Certificate	48	28.4	28.4	76.3
Bachelor Degree	34	20.1	20.1	96.4
Master Degree	6	3.6	3.6	100.0
Total	169	100.0	100.0	

#### 4. OCCUPATION

Occupation				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
Employed for Wages	57	33.7	33.7	33.7
Self-employed	52	30.8	30.8	64.5
Student	14	8.3	8.3	72.8
Housewife	22	13.0	13.0	85.8
Retired	24	14.2	14.2	100.0
Total	169	100.0	100.0	

#### 5. MONTHLY INCOME

MonthlyIncome				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
Below RM1,000.00	76	45.0	45.0	45.0
RM1,001.00 - RM5,000.00	77	45.6	45.6	90.5
RM5,001.00 and above	16	9.5	9.5	100.0
Total	169	100.0	100.0	

### DESCRIPTIVE STATISTICS

#### MEAN AND STANDARD DEVIATION

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
AWARENESS	169	1.83	4.83	3.9265	.44921
SOCIALINFLUENCES	169	2.00	5.00	3.9806	.48217
RELIGIOUSVALUES	169	1.57	5.00	3.9679	.52367
FINANCIAL	169	3.80	5.00	4.3751	.35803
Valid N (listwise)	169				

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## **APPENDIX F**

Inferential Statistics: Independent Sample T-Test

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## INFERENCEAL STATISTICS: INDEPENDENT SAMPLE T-TEST

### 1. GENDER

**Group Statistics**

	Gender	N	Mean	Std. Deviation	Std. Error Mean
AWARENESS	Male	104	3.9351	.38896	.03814
	Female	65	3.9128	.53470	.06632

**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
AWARENESS	Equal variances assumed	5.325	.022	.313	167	.755	.02228	.07122	-.11833	.16288
	Equal variances not assumed			.291	106.121	.771	.02228	.07651	-.12940	.17395



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## **APPENDIX G**

Inferential Statistic: One-Way ANOVA

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## INFERENTIAL STATISTIC: ONE-WAY ANOVA

### 1. AGE

#### Descriptives

##### AWARENESS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below 30	26	3.8590	.40536	.07950	3.6952	4.0227	3.08	4.75
30-39	44	3.9981	.45661	.06884	3.8593	4.1369	2.92	4.67
40-49	34	4.0319	.43423	.07447	3.8804	4.1834	3.33	4.83
50 and above	65	3.8500	.45933	.05697	3.7362	3.9638	1.83	4.75
Total	169	3.9265	.44921	.03455	3.8583	3.9947	1.83	4.83

#### Test of Homogeneity of Variances

##### AWARENESS

Levene Statistic	df1	df2	Sig.
.348	3	165	.791

#### ANOVA

##### AWARENESS

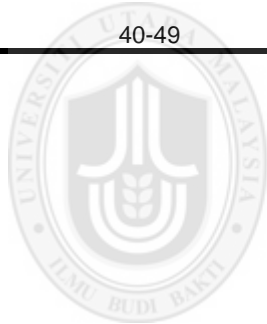
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.102	3	.367	1.848	.140
Within Groups	32.798	165	.199		
Total	33.900	168			

### Multiple Comparisons

Dependent Variable: AWARENESS

LSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below 30	30-39	-.13913	.11029	.209	-.3569	.0786
	40-49	-.17289	.11615	.139	-.4022	.0565
	50 and above	.00897	.10346	.931	-.1953	.2132
30-39	Below 30	.13913	.11029	.209	-.0786	.3569
	40-49	-.03376	.10180	.741	-.2348	.1672
	50 and above	.14811	.08704	.091	-.0237	.3200
40-49	Below 30	.17289	.11615	.139	-.0565	.4022
	30-39	.03376	.10180	.741	-.1672	.2348
	50 and above	.18186	.09436	.056	-.0045	.3682
50 and above	Below 30	-.00897	.10346	.931	-.2132	.1953
	30-39	-.14811	.08704	.091	-.3200	.0237
	40-49	-.18186	.09436	.056	-.3682	.0045



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## 2. EDUCATIONAL LEVEL

### Descriptives

#### AWARENESS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM	81	3.9012	.46156	.05128	3.7992	4.0033	1.83	4.83
STPM / Diploma / Certificate	48	3.9792	.45692	.06595	3.8465	4.1118	2.92	4.83
Bachelor Degree	34	3.9363	.43763	.07505	3.7836	4.0890	2.92	4.67
Master Degree	6	3.7917	.29226	.11932	3.4850	4.0984	3.50	4.33
Total	169	3.9265	.44921	.03455	3.8583	3.9947	1.83	4.83

### Test of Homogeneity of Variances

#### AWARENESS

Levene Statistic	df1	df2	Sig.
.791	3	165	.501

### ANOVA

#### AWARENESS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.297	3	.099	.486	.692
Within Groups	33.603	165	.204		
Total	33.900	168			

### Multiple Comparisons

Dependent Variable: AWARENESS

LSD

(I) EducationalLevel	(J) EducationalLevel	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SPM	STPM / Diploma / Certificate	-.07793	.08220	.344	-.2402	.0844
	Bachelor Degree	-.03504	.09222	.704	-.2171	.1470
	Master Degree	.10957	.19094	.567	-.2674	.4866
STPM / Diploma / Certificate	SPM	.07793	.08220	.344	-.0844	.2402
	Bachelor Degree	.04289	.10116	.672	-.1568	.2426
	Master Degree	.18750	.19541	.339	-.1983	.5733
Bachelor Degree	SPM	.03504	.09222	.704	-.1470	.2171
	STPM / Diploma / Certificate	-.04289	.10116	.672	-.2426	.1568
	Master Degree	.14461	.19983	.470	-.2499	.5392
Master Degree	SPM	-.10957	.19094	.567	-.4866	.2674
	STPM / Diploma / Certificate	-.18750	.19541	.339	-.5733	.1983
	Bachelor Degree	-.14461	.19983	.470	-.5392	.2499

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### 3. OCCUPATION

#### Descriptives

##### AWARENESS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Employed for Wages	57	3.9371	.44188	.05853	3.8199	4.0544	2.92	4.83
Self-employed	52	3.9471	.40356	.05596	3.8348	4.0595	3.00	4.75
Student	14	3.9226	.44753	.11961	3.6642	4.1810	3.25	4.75
Housewife	22	3.7121	.62980	.13427	3.4329	3.9914	1.83	4.75
Retired	24	4.0556	.31534	.06437	3.9224	4.1887	3.33	4.58
Total	169	3.9265	.44921	.03455	3.8583	3.9947	1.83	4.83

#### Test of Homogeneity of Variances

##### AWARENESS

Levene Statistic	df1	df2	Sig.
2.012	4	164	.095

#### ANOVA

##### AWARENESS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.440	4	.360	1.818	.128
Within Groups	32.461	164	.198		
Total	33.900	168			

### Multiple Comparisons

Dependent Variable: AWARENESS

LSD

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Employed for Wages	Self-employed	-.00998	.08532	.907	-.1784	.1585
	Student	.01452	.13270	.913	-.2475	.2765
	Housewife	.22501*	.11167	.046	.0045	.4455
	Retired	-.11842	.10826	.276	-.3322	.0953
Self-employed	Employed for Wages	.00998	.08532	.907	-.1585	.1784
	Student	.02450	.13396	.855	-.2400	.2890
	Housewife	.23499*	.11315	.039	.0116	.4584
	Retired	-.10844	.10979	.325	-.3252	.1083
Student	Employed for Wages	-.01452	.13270	.913	-.2765	.2475
	Self-employed	-.02450	.13396	.855	-.2890	.2400
	Housewife	.21050	.15210	.168	-.0898	.5108
	Retired	-.13294	.14962	.376	-.4284	.1625
Housewife	Employed for Wages	-.22501*	.11167	.046	-.4455	-.0045
	Self-employed	-.23499*	.11315	.039	-.4584	-.0116
	Student	-.21050	.15210	.168	-.5108	.0898
	Retired	-.34343*	.13132	.010	-.6027	-.0841
Retired	Employed for Wages	.11842	.10826	.276	-.0953	.3322
	Self-employed	.10844	.10979	.325	-.1083	.3252
	Student	.13294	.14962	.376	-.1625	.4284
	Housewife	.34343*	.13132	.010	.0841	.6027

\*. The mean difference is significant at the 0.05 level.

#### 4. MONTHLY INCOME

##### Descriptives

###### AWARENESS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below RM1,000.00	76	3.8662	.46129	.05291	3.7608	3.9716	1.83	4.75
RM1,001.00 - RM5,000.00	77	4.0162	.44612	.05084	3.9150	4.1175	2.92	4.83
RM5,001.00 and above	16	3.7813	.32471	.08118	3.6082	3.9543	3.25	4.33
Total	169	3.9265	.44921	.03455	3.8583	3.9947	1.83	4.83

##### Test of Homogeneity of Variances

###### AWARENESS

Levene Statistic	df1	df2	Sig.
1.026	2	166	.361

##### ANOVA

###### AWARENESS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.234	2	.617	3.135	.046
Within Groups	32.667	166	.197		
Total	33.900	168			



### Multiple Comparisons

Dependent Variable: AWARENESS

LSD

(I) MonthlyIncome	(J) MonthlyIncome	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below RM1,000.00	RM1,001.00 - RM5,000.00	-.15001*	.07173	.038	-.2916	-.0084
	RM5,001.00 and above	.08498	.12202	.487	-.1559	.3259
RM1,001.00 - RM5,000.00	Below RM1,000.00	.15001*	.07173	.038	.0084	.2916
	RM5,001.00 and above	.23498	.12188	.056	-.0057	.4756
RM5,001.00 and above	Below RM1,000.00	-.08498	.12202	.487	-.3259	.1559
	RM1,001.00 - RM5,000.00	-.23498	.12188	.056	-.4756	.0057

\*. The mean difference is significant at the 0.05 level.



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## **APPENDIX H**

Inferential Statistics: Pearson Correlation

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## INFERENTIAL STATISTICS: PEARSON CORRELATION

**Descriptive Statistics**

	Mean	Std. Deviation	N
AWARENESS	3.9265	.44921	169
SOCIALINFLUENCES	3.9806	.48217	169
RELIGIOUSVALUES	3.9679	.52367	169
FINANCIAL	4.3751	.35803	169

**Correlations**

		AWARENES S	SOCIALINFLUENC ES	RELIGIOUSVALU ES	FINANCIA L
AWARENESS	Pearson Correlation	1	.551**	.865**	.084
	Sig. (2-tailed)		.000	.000	.280
	N	169	169	169	169
SOCIALINFLUENC ES	Pearson Correlation	.551**	1	.655**	.141
	Sig. (2-tailed)	.000		.000	.067
	N	169	169	169	169
RELIGIOUSVALUE S	Pearson Correlation	.865**	.655**	1	.120
	Sig. (2-tailed)	.000	.000		.120
	N	169	169	169	169
FINANCIAL	Pearson Correlation	.084	.141	.120	1
	Sig. (2-tailed)	.280	.067	.120	
	N	169	169	169	169

\*\* . Correlation is significant at the 0.01 level (2-tailed).

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## **APPENDIX I**

### **Inferential Statistics: Multiple Linear Regression**

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**UUM**  
Universiti Utara Malaysia

## INFERENTIAL STATISTICS: MULTIPLE LINEAR REGRESSION

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	FINANCIAL, RELIGIOUSVAL UES, SOCIALINFLUE NCES <sup>b</sup>		Enter

a. Dependent Variable: AWARENESS

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.865 <sup>a</sup>	.748	.744	.22732	.748	163.669	3	165	.000

a. Predictors: (Constant), FINANCIAL, RELIGIOUSVALUES, SOCIALINFLUENCES

b. Dependent Variable: AWARENESS

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.374	3	8.458	163.669	.000 <sup>b</sup>
	Residual	8.527	165	.052		
	Total	33.900	168			

a. Dependent Variable: AWARENESS

b. Predictors: (Constant), FINANCIAL, RELIGIOUSVALUES, SOCIALINFLUENCES

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.117	.248		4.503	.000		
1 SOCIALINFLUENCES	-.023	.048	-.025	-.487	.627	.567	1.762
RELIGIOUSVALUES	.758	.044	.883	17.093	.000	.571	1.753
FINANCIAL	-.024	.050	-.019	-.478	.633	.979	1.022

a. Dependent Variable: AWARENESS

**Collinearity Diagnostics<sup>a</sup>**

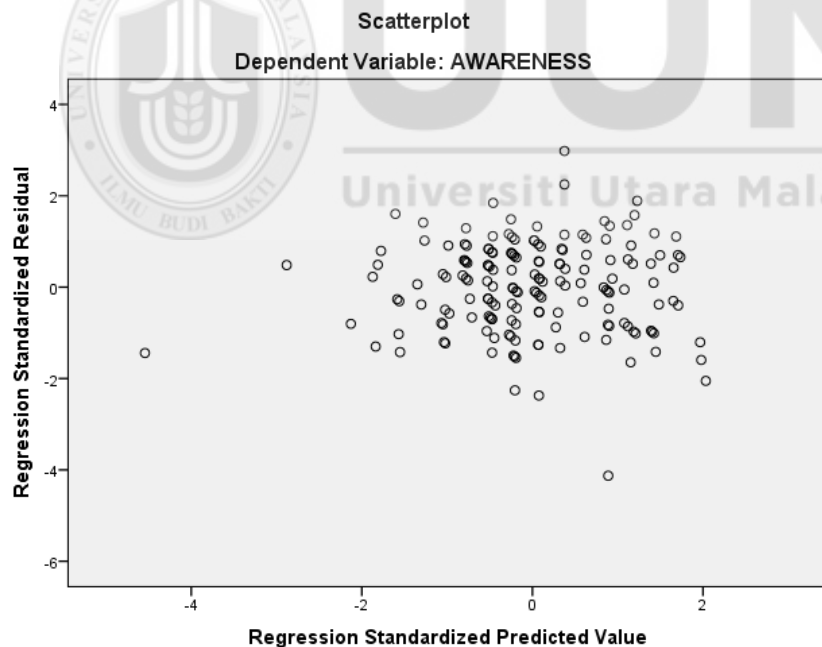
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	SOCIALINFLUENCES	RELIGIOUSVALUES	FINANCIAL
1	1	3.978	1.000	.00	.00	.00	.00
	2	.014	17.076	.06	.10	.24	.16
	3	.005	27.281	.00	.88	.76	.01
	4	.003	35.707	.94	.02	.01	.83

a. Dependent Variable: AWARENESS

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.1611	4.7164	3.9265	.38863	169
Residual	-.93853	.67770	.00000	.22529	169
Std. Predicted Value	-4.543	2.032	.000	1.000	169
Std. Residual	-4.129	2.981	.000	.991	169

a. Dependent Variable: AWARENESS



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## APPENDIX J

Others

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# SENARAI MASJID DAERAH KUBANG PASU

BIL	KARIAH MASJID	ALAMAT	MUKIM
1	Pekan Jitra	Jalan Kodiang, 06000 Jitra, Kedah Darul Aman	Jitra
2	Telok Malek	Mukim Naga, 06000 Jitra, Kedah Darul Aman	Naga
3	Telaga Batu	Mukim Naga, 06000 Jitra, Kedah Darul Aman	Naga
4	Alor Biak	Mukim Naga, 06000 Jitra, Kedah Darul Aman	Naga
5	Kampung Naga	Mukim Naga, 06000 Jitra, Kedah Darul Aman	Naga
6	Lubuk Kawah	Mukim Naga, 06000 Jitra, Kedah Darul Aman	Naga
7	Tanjung Pauh	Mukim Naga, 06000 Jitra, Kedah Darul Aman	Naga
8	Pida 2	Mukim Tunjang, 06000 Jitra, Kedah Darul Aman	Tunjang
9	Pulau Pisang	Mukim Tunjang, 06000 Jitra, Kedah Darul Aman	Tunjang
10	Tok Tambak	Mukim Tunjang, 06000 Jitra, Kedah Darul Aman	Tunjang
11	Pida 4	Mukim Tunjang, 06000 Jitra, Kedah Darul Aman	Tunjang
12	Pekan Tunjang	Mukim Tunjang, 06000 Jitra, Kedah Darul Aman	Tunjang
13	Padang Limau (Ketol)	Mukim Tunjang, 06000 Jitra, Kedah Darul Aman	Tunjang
14	Pida 3	Mukim Tunjang, 06000 Jitra, Kedah Darul Aman	Tunjang
15	Gelong	Mukim Gelong, 06000 Jitra, Kedah Darul Aman	Gelong
16	Pulau Ketam	Mukim Gelong, 06000 Jitra, Kedah Darul Aman	Gelong
17	Kampung Baru Kemunting	Mukim Gelong, 06000 Jitra, Kedah Darul Aman	Gelong
18	Pida 4 Pering	Mukim Pering, 06000 Jitra, Kedah Darul Aman	Pering
19	Kandeh	Mukim Pering, 06000 Jitra, Kedah Darul Aman	Pering



20	Paya Stesyen	Mukim Pering, 06000 Jitra, Kedah Darul Aman	Pering
21	Siputeh	Mukim Pering, 06000 Jitra, Kedah Darul Aman	Pering
22	Jeram	Kampung Tanjung, 06000 Jitra, Kedah Darul Aman	Jeram
23	Gurindam	Mukim Jeram, 06000 Jitra, Kedah Darul Aman	Jeram
24	Gelong Rambai	Mukim Jeram, 06000 Jitra, Kedah Darul Aman	Jeram
25	Pulau Timbul	Mukim Jeram, 06000 Jitra, Kedah Darul Aman	Jeram
26	Bukit Tinggi	Mukim Bukit Tinggi, 06000 Jitra, Kedah Darul Aman	Bukit Tinggi
27	Kepala Batas	Mukim Bukit Tinggi, 06000 Jitra, Kedah Darul Aman	Bukit Tinggi
28	Kepala Batu (Pelubang)	Mukim Pelubang, 06000 Jitra, Kedah Darul Aman	Pelubang
29	Wang Tepus	Mukim Wang Tepus, 06000 Jitra, Kedah Darul Aman	Wang Tepus
30	Malau	Mukim Malau, 06000 Jitra, Kedah Darul Aman	Malau
31	Asun	Mukim Binjal, 06000 Jitra, Kedah Darul Aman	Binjal
32	Kampung Binjal	Mukim Binjal, 06000 Jitra, Kedah Darul Aman	Binjal
33	Hosba	Mukim Hosba, 06000 Jitra, Kedah Darul Aman	Hosba
34	Kampung Bukit	Mukim Hosba, 06000 Jitra, Kedah Darul Aman	Hosba
35	Charok Mokkan	Mukim Hosba, 06000 Jitra, Kedah Darul Aman	Hosba
36	Guar Napai	Mukim Hosba, 06000 Jitra, Kedah Darul Aman	Hosba
37	Kampung Kubang Pasu	Mukim Kubang Pasu, 06000 Jitra, Kedah Darul Aman	Kubang Pasu
38	Kampung Darat	Mukim Temin, 06010 Jitra, Kedah Darul Aman	Temin
39	Changlun	Mukim Temin, 06010 Jitra, Kedah Darul Aman	Temin
40	Changkat Setol	Mukim Temin, 06010 Jitra, Kedah Darul Aman	Temin

41	Felda Bukit Tangga	Mukim Temin, 06010 Jitra, Kedah Darul Aman	Temin
42	Bukit Kayu Hitam	Mukim Temin, 06010 Jitra, Kedah Darul Aman	Temin
43	Lembah Teriang (Kg. Tradisi)	Mukim Temin, 06010 Jitra, Kedah Darul Aman	Temin
44	Padang Perahu	Mukim Padang Perahu, 06000 Jitra, Kedah Darul Aman	Padang Perahu
45	Pulau Maharaja	Mukim Padang Perahu, 06000 Jitra, Kedah Darul Aman	Padang Perahu
46	Putat	Mukim Putat, 06000 Jitra, Kedah Darul Aman	Putat
47	Tok Kepak	Mukim Putat, 06000 Jitra, Kedah Darul Aman	Putat
48	Manggol Bongor	Mukim Putat, 06000 Jitra, Kedah Darul Aman	Putat
49	Batu 8 Changlun	Mukim Sungai Laka, 06010 Jitra, Kedah Darul Aman	Sungai Laka
50	Lembah Palas	Mukim Sungai Laka, 06010 Jitra, Kedah Darul Aman	Sungai Laka
51	Kampung Sungai Laka	Mukim Sungai Laka, 06010 Jitra, Kedah Darul Aman	Sungai Laka
52	Felda Laka Selatan	Mukim Sungai Laka, 06010 Jitra, Kedah Darul Aman	Sungai Laka
53	Melele	Mukim Ah, 06100 Jitra, Kedah Darul Aman	Ah
54	Megat Dewa	Mukim Ah, 06100 Jitra, Kedah Darul Aman	Ah
55	Pekan Kodiang	Mukim Keplu, 06000 Jitra, Kedah Darul Aman	Keplu
56	Kodiang Lama	Mukim Keplu, 06000 Jitra, Kedah Darul Aman	Keplu
57	Titi Selangor	Mukim Keplu, 06000 Jitra, Kedah Darul Aman	Keplu
58	Batu 4 Jalan Changlun	Mukim Keplu, 06000 Jitra, Kedah Darul Aman	Keplu
59	Kampung Sanglang	Mukim Sanglang, 06100 Jitra, Kedah Darul Aman	Sanglang
60	Kuala Sanglang	Mukim Sanglang, 06100 Jitra, Kedah Darul Aman	Sanglang
61	Sungai Korok	Batu 6, Mukim Sanglang, 06100 Jitra, Kedah Darul Aman	Sanglang

62	Batas Bengkok	Mukim Sanglang, 06100 Jitra, Kedah Darul Aman	Sanglang
63	Kerpan	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
64	Ayer Hitam	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
65	Kampung Jerlun	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
66	Lubuk Ayer	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
67	Kubang Sepat	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
68	Permatang Bonglai	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
69	Lana Bulu	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
70	Kampung Pida 7	Mukim Jerlun, 06150 Jitra, Kedah Darul Aman	Jerlun
71	Bandar Darul Aman	Mukim Naga, Tanah Merah, 06000 Jitra, Kedah Darul Aman	Naga
72	Kampung Pering	Mukim Pering, 06100 Jitra, Kedah Darul Aman	Pering